

Report of the Registrar Business of 1982

Loan and Trust Corporations' Statements

being
Abstracts from Financial Statements
filed by
Loan Corporations and Trust Companies
for the year ended December 31, 1982

Note:

Section 173 of the Loan and Trust Corporations Act (Revised Statutes of Ontario, 1980, Chapter 249) provides as follows:-

173.-(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled, make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation or of the truth or accuracy of the statement in any particular.

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Ministry of
Consumer and
Commercial
Relations

Financial
Institutions
Division

Ontario

**To: The Honourable Robert G. Elgie, M.D.
Minister of Consumer and Commercial Relations**

Sir:

I have the honour to submit herewith, as required by the Loan and Trust Corporations Act, the Eighty-Sixth Annual Report of the Registrar of Loan and Trust Corporations. It shows the particulars of the business of each loan corporation and trust company registered and conducting business in Ontario during 1982 as ascertained from the annual and other returns and from inspections and inquiries made.

All dollar amounts shown in this report have been rounded to the nearest thousand dollars. The officers and directors shown are those reported at the date of filing the annual statement.

On January 7, 1983 the operations of three Ontario trust companies:

Crown Trust Company
Greymac Trust Company
Seaway Trust Company

and two federally incorporated loan corporations:

Greymac Mortgage Corporation
Seaway Mortgage Corporation

were taken under control by the respective governments. For further details on this matter I refer you to the Special Report on the five corporations which I submitted to you under date of October 31, 1983. Audited financial statements for these corporations for the 1982 fiscal year were not available at the time of preparation of this Annual Report.

In consequence all five companies have been omitted from the 1982 statistics shown in this report, except that they have been retained in the tabulation of Ontario Registered Companies in the following table. It might be noted that this has resulted in an understatement in industry assets and that other data in the report is similarly lacking. These five companies reported assets of approximately \$1.1 billion in 1981. Figures for 1981 and prior years have not been adjusted but are shown as originally reported.

Corporations newly registered, withdrawals, acquisitions, amalgamations and mergers

Loan Corporations:

- (1) Eaton Bay Mortgage Corporation, federally incorporated, changed its name to Seaway Mortgage Corporation.
- (2) Kinross Mortgage Corporation, federally incorporated, changed its name to CIBC Mortgage Corporation.
- (3) Roymor Mortgage Corporation, federally incorporated, changed its name to Royal Bank Mortgage Corporation.
- (4) Tordom Corporation, federally incorporated, changed its name to TD Mortgage Corporation.

Trust Companies:

- (1) Citicorp Trust Company, Quebec incorporated, merged into Citibank Canada, under the Bank Act.
- (2) Eaton Bay Trust Company (Alberta), Alberta incorporated, merged into Eaton Bay Trust Company, a federally incorporated company.
- (3) The Interior Trust Company, federally incorporated, was registered in Ontario during 1982.
- (4) London Trust & Savings Corporation, Ontario incorporated, was registered in Ontario during 1982.
- (5) Marcl Trust Company, federally incorporated, was registered in Ontario during 1982.
- (6) North American Trust, Quebec incorporated, changed its name to General Trust Inc.

Summary of companies registered in the Province of Ontario

	Dec. 31 1982	Dec. 31 1981	Dec. 31 1980	Dec. 31 1975	Dec. 31 1970	Dec. 31 1965
Ontario Loan	8	9	9	8	10	11
Ontario Trust	20	19	20	14	15	17
Extra-Provincial Loan	2	3	3	4	3	3
Extra-Provincial Trust	13	15	15	10	10	7
Foreign Trust	—	—	—	—	3	3
Federal Loan	24	22	21	15	8	9
Federal Trust	25	23	23	14	7	7
TOTAL REGISTERED	92	91	91	65	56	57
Loan Corporations	34	34	33	27	21	23
Trust Companies	58	57	58	38	35	34

Review of 1982 Business

Loan Corporations

Total assets of registered loan corporations amounted to \$32,395 million an increase of \$8,325 million, or 34.6%, over 1981 and \$30,826 million above the 1965 figure. These assets were invested in the following manner:

	(000 Omitted)					
	1982		1981		1965	
	Book Value	% To Total Assets	Book Value	% To Total Assets	Book Value	% To Total Assets
	\$		\$		\$	
Mortgages	24,613,034	76.0	18,614,012	77.3	1,259,865	80.3
Bonds	1,725,758	5.3	863,578	3.6	127,434	8.1
Stocks	342,022	1.0	371,299	1.5	58,552	3.7
Collateral Loans	1,765,940	5.5	1,308,305	5.6	11,977	0.8
Cash and Short Term Deposits	2,200,524	6.8	1,352,107	5.6	45,640	2.9
Other Assets	1,747,802	5.4	1,560,723	6.4	66,100	4.2
Total Assets	32,395,080	100.0	24,070,024	100.0	1,569,568	100.0

Accrued interest and dividends on mortgages, bonds, stocks, and collateral loans are included in "Other Assets".

The following Table shows the public liability of Registered Loan Corporations:

Year	(000 Omitted)				% Change from Previous Year	% Change from Previous Year
	Demand Deposits and Debitures	Term Deposits and Debitures	Total	% Change from Previous Year		
1940 ...	\$ 34,188	\$ 97,141	\$ 131,329	(3.5)	(2.7)	(2.9)
1960 ...	140,927	355,748	496,675	14.2	11.1	12.0
1965 ...	398,828	861,897	1,260,725	7.6	22.7	17.5
1970 ...	505,986	1,913,522	2,419,508	(0.5)	33.6	24.6
1975 ...	796,409	4,433,833	5,230,242	(0.7)	12.0	9.9
1980 ...	2,484,568	11,341,766	13,826,334	53.0	35.4	38.2
1981 ...	3,390,699	17,826,504	21,217,203	36.5	57.2	53.5
1982 ...	3,661,191	24,025,282	27,686,473	8.0	34.8	30.5

Note: Figures do not include accrued interest.

Trust Companies

Exclusive of amounts held for estates, trusts and agencies, the combined Company and Guaranteed Fund Assets of registered companies at the end of 1982 amounted to \$37,389 million an increase of \$177 million, or 0.5%, over the 1981 figures of \$37,212 million. The combined total in 1965 amounted to \$3,165 million.

Total Assets of Company and Guaranteed funds were invested as follows:

	(000 Omitted)					
	1982		1981		1965	
	Book Value	% To Total Assets	Book Value	% To Total Assets	Book Value	% To Total Assets
	\$		\$		\$	
Mortgages	23,269,083	62.2	24,536,521	65.9	1,772,206	56.0
Bonds	3,505,930	9.4	3,156,037	8.5	1,047,515	33.1
Stocks	1,690,600	4.5	1,659,009	4.5	70,101	2.2
Collateral Loans	1,400,233	3.7	1,421,018	3.8	93,333	2.9
Cash and Short Term Deposits	4,144,931	11.1	3,349,226	9.0	85,732	2.7
Other Assets	3,378,595	9.1	3,090,245	8.3	95,751	3.1
TOTAL ASSETS	37,389,372	100.0	37,212,056	100.0	3,164,638	100.0

Accrued interest and dividends on mortgages, bonds, stocks and collateral loans are included in "Other Assets".

The following Table shows monies received for guaranteed investment by Trust Companies:

Year	(000 Omitted)				% Change from Previous Year	% Change from Previous Year
	Demand Deposits and Debitures	Term Deposits and Debitures	Total	% Change from Previous Year		
1940 ...	\$ 57,117	\$ 77,935	\$ 135,052	(4.5)	(5.2)	(4.9)
1960 ...	416,647	687,068	1,103,715	23.5	22.4	22.8
1965 ...	1,070,378	1,827,498	2,897,876	10.0	26.5	19.9
1970 ...	1,352,442	3,991,726	5,344,168	6.2	16.4	13.6
1975 ...	3,201,580	9,334,063	12,535,643	30.1	17.3	20.3
1980 ...	7,649,352	22,471,799	30,121,151	16.2	13.7	14.3
1981 ...	7,881,866	24,980,829	32,862,695	3.0	11.2	9.1
1982 ...	8,821,207	24,354,499	33,175,706	11.9	(2.5)	0.9

Note: Figures do not include accrued interest.

Loan and Trust Companies Combined

The two schedules that follow disclose the combined assets and public liability of registered loan and trust corporations.

The combined public liability of registered loan and trust corporations, consisting of demand deposits held by both loan and trust corporations, debentures payable by loan corporations and guaranteed investment certificates issued by trust companies, amounted to \$60,862 million compared with \$54,080 million a year earlier, an increase of 12.5%.

Assets	(000 Omitted)					
	1982		1981		1965	
	Book Value	% To Total Assets	Book Value	% To Total Assets	Book Value	% To Total Assets
	\$		\$		\$	
Mortgages	47,882,117	68.6	43,150,533	70.4	3,032,071	64.1
Bonds	5,231,688	7.5	4,019,615	6.6	1,174,949	24.8
Stocks	2,032,622	2.9	2,030,308	3.3	128,653	2.7
Collateral Loans	3,166,173	4.5	2,729,323	4.4	105,310	2.2
Cash and Short	6,345,455	9.1	4,701,333	7.7	131,372	2.8
Term Deposits	5,126,397	7.4	4,650,968	7.6	161,851	3.4
Other Assets						
TOTAL ASSETS	69,784,452	100.0	61,282,080	100.0	4,734,206	100.0

Accrued interest and dividends on mortgages, bonds, stocks and collateral loans are included in "Other Assets".

Public Liabilities					
(000 Omitted)					
	Demand Deposits and Debitures	% Change from Previous Year	Term Deposits and Debitures	% Change from Previous Year	% Change from Previous Year
Year	\$		\$		Total \$
1940	91,305	(4.1)	175,076	(3.6)	266,381
1960	557,574	20.2	1,042,816	18.3	1,600,390
1985	1,469,206	9.3	2,689,395	25.3	4,158,601
1970	1,858,428	(1.7)	5,905,248	24.2	7,763,676
1975	3,997,989	22.5	13,767,896	15.6	17,765,885
1980	10,133,919	23.5	33,813,565	20.1	43,947,484
1981	11,272,565	11.2	42,807,333	26.6	54,079,898
1982	12,482,398	10.7	48,379,781	13.0	60,862,179

Deposit Insurance

In 1982 all loan and trust companies that are registered to accept deposits in the Province of Ontario have these deposits insured up to an amount of \$20,000 per depositor.

Mortgage Loans

During 1982, registered loan and trust companies increased their investments in mortgage loans by \$4,732 million to a total of \$47,882 million an increase of 10.9% over the previous year. The percentage of total assets invested in mortgages by loan corporations was 76.6% in 1982 compared with 77.3% in 1981 and 80.3% in 1980. Investment by trust companies in mortgages in 1982 was 62.2% compared with 65.9% in 1981 and 56.0% in 1980. Mortgages as a percentage of assets for loan and trust corporations combined were 68.6% in 1982 compared with 70.4% in 1981.

Bonds and Debentures

Total bond holdings of registered loan and trust corporations combined amounted to \$5,232 million compared with \$4,020 million in 1981 and \$1,175 million in 1980. Total bonds (excluding accrued interest) of all classes represent 7.5% of total assets in 1982, compared with 6.6% in 1981 and 24.8% in 1980.

Stocks

Total stock holdings of registered loan and trust corporations combined amounted to \$2,033 million compared with \$2,030 million in 1981 and \$129 million in 1980. Stock holdings of all classes represented 2.9% of total assets in 1982, compared with 3.3% in 1981, and 2.7% in 1980.

Estates, Trusts and Agency Funds

Total assets under administration reported by all registered trust companies increased in 1982 by \$23,425 million to \$89,354 million, an increase of 35.5% over the previous year.

The following table shows assets under administration by trust companies:

Year	(000 Omitted)	
	Total Assets	Total Assets
1940	\$ 2,439,188	\$ 32,331,506
1960	7,068,901	60,732,001
1980	11,922,153	65,929,391
1981	21,986,464	89,354,183

Liquidity Position

The percentage of liquid securities held by registered loan and trust companies, other than loan corporations designated as mortgage investment companies, to obligations maturing within 100 days was 34.1% on December 31, 1982 compared with 29.4% on December 31, 1981.

Investments available to meet the mortgage commitments and debts maturing within twelve months of loan corporations designated as mortgage investment companies were 136.2% of the cash requirements. The Act requires a minimum of 100%. The liquid position of this type of company is disclosed separately, as the basis of calculating the liquid position differs substantially from that used for other loan and trust companies.

Earnings and Dividends

The financial schedules included in this report disclose that the industry experienced a 19.6% increase in earnings in 1982, with net income after tax amounting to \$290 million compared with \$242 million in 1981. Dividends declared decreased by 5.1% to \$176 million compared with \$186 million in 1981.

M.A. Thompson
Registrar of Loan and Trust Corporations

I

LOAN CORPORATIONS

BANK OF MONTREAL MORTGAGE CORPORATION

Head Office: Calgary, Alberta
Incorporated under the Ontario Corporations Act as First Canadian Investments Limited in 1970. Continued under the Loan Companies Act (Canada) 1981. Commenced business in Ontario as a loan corporation in 1981.

Officers: Chairman of the Board, R. Giroux; President, G.L. Reuber; General Manager, R. Muir; Secretary, H.A. Erian

Directors: R. Giroux, G.L. Reuber, J.A. Whitney, R.C. Legge, G.D. Birks, D.G. Parker, W.C. Harker
Chief Agent in Ontario: R.S. Palling, 18th Floor, First Canadian Place, Toronto

Auditors: Touche Ross & Co. and Coopers & Lybrand
Capital Stock: Authorized 650,000 preferred shares of \$100 par value — \$65,000,000, of which 539,976 have been issued for \$53,997,600 and 200,000,000 common shares of \$1 par value of which 113,353,500 have been issued for \$113,353,500.

Fiscal Year: December 31.

CANADA PERMANENT MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1899 as the Canada Permanent and Western Canada Mortgage Corporation to acquire the assets and business of Canada Permanent Loan and Savings Company (incorporated 1855). The Western Canada Loan and Savings Company (incorporated 1859), and London and Ontario Investment Company (incorporated 1876). Name changed to Canada Permanent Mortgage Corporation in 1903. Commenced business in Ontario, 1855.

Officers: Chairman, C.E.O. & President, J.A.C. Hilliker, Secretary, H.J. Riva; Controller, S.A. Lindsay

Directors: R.D. Armstrong, R.L. Beaulieu, E.J. Brown, A.L. Campbell, J.H.C. Clary, E.F. Crease, R.C. Dowsett, J.A.C. Hilliker, W. James, P.D. Lewis, A.A. MacNaughton, J.F. Parrett, W.P. Pigott, R. Stollery, R.J. Turner, R.D. Wilson

Auditors: Coopers & Lybrand

Capital Stock: Authorized 20,000,000 common shares of \$2 par value — \$40,000,000, of which 9,363,900 have been issued for \$18,727,800, and 3,872,200 preference shares of \$25 par value — \$96,805,000, of which 344,687 have been issued for \$8,617,175 (Series "A") and 743,341 have been issued for \$17,833,525 (Series "B").

Fiscal Year: December 31.

CANADA TRUSTCO MORTGAGE COMPANY

Head Office: London, Ontario
Incorporated in Upper Canada 1864 as The Huron and Erie Savings & Loan Society. Name changed by Federal Act 1875 to The Huron & Erie Loan & Savings Company. Name changed to The Huron & Erie Mortgage Corporation in 1915 and to Canada Trustco Mortgage in 1976. Commenced business in Ontario, 1864.

Officers: Chairman of the Board, A.H. Mingay; President, M.L. Lahn; Secretary, C.R. Clarke; Treasurer, R.H. Brackstone; Comptroller, J.L. Doran

Directors: J.W. Adams, A.E. Barron, W.J. Blackburn, R.P. Bratty, J.B. Cronyn, F.W. Dakin, G.H. Dobbie, E.F. Findlay, R. Gardhouse, W.D. Grace, W.H. Hemphill, J.T. Hill, E. Houser, M. Ivey, M.L. Lahn, T.F.G. Lawson, F.T. Metcalf, A.H. Mingay, K.G. Murray, C.O. Nickle, E.H. Orser, J.H. Panabaker, D.H. Parkinson, W.J. Stenason, H.R. Stephen, R.W. Stevens, J.D. Stevenson, P.N.T. Widdington

Auditors: Thorne, Riddell

Capital Stock: Authorized 20,000,000 common shares of \$2 par value — \$40,000,000 and 13,168,563 preference shares of \$20 par value — \$263,371,260, which 9,483,019 common have been issued for \$18,966,038 and 5,650,000 preference shares have been issued for \$113,000,000

Fiscal Year: December 31

THE CANBOROUGH CORPORATION

Head Office: Toronto, Ontario
Ontario incorporated 1962. Commenced business in Ontario, 1962.

Officers: Chairman of the Board & President, R.D. Radford; Vice President, J.C.C. Wansbrough; Treasurer, A.P. Smibert; Secretary, D. McNab; Comptroller, K.M. Calder; Chief Accountant, M.C. Kovacs

Directors: J.M. Brooks, S.E. Eagles, G.C. Hitchman, S.S. Ilacqua, R.D. Radford, J.C.C. Wansbrough, G.G. Willis
Auditors: Clarkson Gordon
Capital Stock: Authorized 100,000 shares of \$100 par value — \$10,000,000, of which 83,000 have been issued for \$8,300,000.

Fiscal Year: November 30.

CCB MORTGAGE INVESTMENT CORPORATION

Head Office: Edmonton, Alberta
Federally incorporated 1977 as CCIB Mortgage Investment Corporation of Alberta. Name changed in 1980. Commenced business in Ontario, 1979. Designated as a mortgage investment company.

Officers: President, C.W. Whelan; Secretary, A.W.A. Bellstedt

Directors: S. Baldwin, A.W.A. Bellstedt, D.W. Black, H.W.C. Gibbs, G.H. Gifford, W.B. Herman, R.S. McCreath, D.H. Milman, J.E. Radford, G.D. Santini, E.J. Slatter, C.G. Smith, S.J. Staseson, T.J. Walker, C.W. Whelan, F. Wu

Chief Agent in Ontario: J.R. Collins, Blake Cassels & Graydon, Box 25, Commerce Court West, Toronto

Auditors: Price Waterhouse

Capital Stock: Authorized 3,125,000 common shares of \$8 par value — \$25,000,000, of which 2,434,811 have been issued for \$19,478,488

Fiscal Year: December 31.

CENTRAL AND EASTERN MORTGAGE CORPORATION

Head Office: Halifax, Nova Scotia

Federally incorporated, 1979. Commenced business in Ontario, 1979.

Officers: President, H.B. Rhude; Secretary, S. MacLean
Directors: H.B. Rhude, W.P. Bradley, K.R. Eddy, R.J. MacBurnie, D.W. Saunders

Chief Agent in Ontario: Joseph C. McKenna, 415 Yonge St., Toronto

Auditors: Doane Raymond

Capital Stock: Authorized 1,000,000 common shares of \$5 par value — \$5,000,000 of which 500,000 shares have been issued for \$2,500,000

Fiscal Year: December 31.

Loan Corporations

CIBC MORTGAGE CORPORATION

Head Office: Toronto, Ontario
 Federally incorporated 1963 as Kinross Mortgage Corporation, name changed to present 1982. Commenced business in Ontario, 1963.
Officers: Chairman of the Board, R.D. Fullerton; Deputy Chairman, C.W. Cole; Vice-Chairman, J.M. Brooks; Assistant General Manager, J.D. Smith; Secretary, K.F. Ebbensen; Controller, P.G. Jamieson
Directors: F.D.A. Boal, J.M. Brooks, C.W. Cole, R.D. Fullerton, C.J. Shirley
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 10,000,000 preferred shares of \$25 par value — \$250,000,000, of which 1,200,000 have been issued for \$30,000,000, and 5,000,000 common shares of \$100 par value — \$500,000,000, of which 1,550,000 have been issued for \$155,000,000.
Fiscal Year: December 31.

CONTINENTAL BANK MORTGAGE CORPORATION

Head Office: Toronto, Ontario
 Federally incorporated, 1980. Commenced business in Ontario 1980. Name changed from CBOC Mortgage Corporation, March 13, 1981.
Officers: President, D.A. Lewis; Secretary, N.A. Gow; Treasurer, B.A. Johnson
Directors: W.P. Davidson, I.A. Henderson, S.S. Ilaqua, D.A. Lewis, D.A. Rattee
Auditors: Peat, Marwick, Mitchell & Co. and Coopers & Lybrand
Capital Stock: Authorized, 6,000,000 shares of \$5 par value — \$30,000,000, of which 1,500,000 have been issued for \$7,500,000.
Fiscal Year: December 31.

CREDIT FONCIER

Head Office: Montreal, Quebec
 Quebec incorporated 1880. Commenced business in Ontario 1881.
Officers: Chairman of the Board, R. Garneau; President, M.M. Lessard
Directors: J. Barbeau, C. Bertrand, C. Castonguay, R. Gagne, R. Garneau, P. Goyette, J.L. Lebel, P.H. Leman, M.M. Lessard, P.H. Lessard, J.M. Poltras, P. Roberge, J.N. Turner
Chief Agent in Ontario: A.W. Fonkalszud, 199 Bay Street, Toronto
Auditors: Clarkson Gordon
Capital Stock: Authorized 1,272,000 shares of no par value of which 940,203 have been issued for \$20,927,743.
Fiscal Year: October 31.

EQUITRUST MORTGAGE AND SAVINGS COMPANY

Head Office: Vancouver, B.C.
 Federally incorporated 1963 as Fidelity Mortgage and Savings Corporation. Name changed in 1977. Commenced business in Ontario, 1963.
Officers: President, L. Bobroff; Senior Vice President, L. Fox; Secretary, L. Bobroff; Treasurer, J.D. McAlduff
Directors: B.S. Belzberg, L. Fox, R.J. Graham, W.G. Lancaster, J.D. McAlduff
Auditors: Deloitte Haskins & Sells
Capital Stock: Authorized 2,500,000 common shares of \$4 par value — \$10,000,000, of which 1,133,693 are outstanding for \$4,534,772 and 117,400 preferred shares of \$25 par value — \$2,935,000, of which 51,400 are outstanding for \$1,285,000.
Fiscal Year: December 31.

FEDCO MORTGAGE INVESTMENT COMPANY

Head Office: Toronto, Ontario
 Federally incorporated 1976. Commenced business in Ontario 1977.
 Designated as a mortgage investment company.
Officers: President, R.J. MacBurnie; General Manager, J.C. McKenna; Secretary, H. Martins; Treasurer, D.J. Cotte

Directors: B.B. Craig, D.J.M. Fortune, R.J. MacBurnie, D.A. Williams
Auditors: Doane Raymond
Capital Stock: Authorized 1,000,000 shares of \$10 par value — \$10,000,000, of which 292,250 have been issued for \$2,922,500.
Fiscal Year: December 31.

FIDMOR MORTGAGE INVESTORS CORPORATION

Head Office: Hamilton, Ontario
 Federally incorporated 1973. Commenced business in Ontario 1974.
 Designated as a mortgage investment company.
Officers: President, R.J. Graham; Secretary, P.D. Paradis; Treasurer, D.L. Krick
Directors: G.D. Birks, A.T. Chmiel, G.R. Collins, W.P. Cooper, R.J. Graham, L.H. Johnston
Auditors: Clarkson Gordon
Capital Stock: Authorized 50,000,000 shares of \$1 par value — \$50,000,000, of which 3,005,200 have been issued for \$3,005,200.
Fiscal Year: December 31.

FIRST CITY MORTGAGE COMPANY

Head Office: Vancouver, B.C.
 Federally incorporated, 1979. Commenced business in Ontario, 1980.
Officers: President, W.G. Lancaster; Secretary, L.S. Bobroff; Treasurer, J.D. McAlduff
Directors: B.S. Belzberg, L. Fox, R.J. Graham, W.G. Lancaster, J.D. McAlduff
Chief Agent in Ontario: P. Maddaugh, Tory, Tory, DesLauriers & Binnington, Suite 3400, Royal Bank Plaza, Toronto
Auditors: Deloitte Haskins & Sells
Capital Stock: Authorized 2,000,000 common shares of \$5 par value — \$10,000,000, of which 400,500 have been issued for \$2,002,500.
Fiscal Year: December 31.

Loan Corporations

HOME SAVINGS & LOAN CORPORATION

Head Office: St. Catharines, Ontario
Ontario incorporated 1977. Commenced business in Ontario, 1977.

Officers: Chairman of the Board and President, K.A. Fowler; Vice Presidents, R. Cairns, M.J. Martino; Executive Vice President, R.A. Caverly; Treasurer, V. McLeod
Directors: N.C. Brewster, R. Cairns, R.A. Caverly, M.J. Cupido, R.J. Cupido, K.A. Fowler, K.T. Howe, M.J. Lewis, D.F. Marinelli, M.J. Martino, V. McLeod, J.C. Pelech, A. Visser, R.L. Welsh

Auditors: Touche Ross & Co.
Capital Stock: Authorized 1,000,000 common shares of \$2 par value — \$2,000,000 and 100,000 preferred shares of \$10 par value — \$1,000,000, of which 500,000 common shares have been issued for \$1,000,000.
Fiscal Year: December 31.

LANDMARK SAVINGS AND LOAN ASSOCIATION

Head Office: Toronto, Ontario
Ontario incorporated 1964. Commenced business in Ontario, 1965.

Officers: President, J.C. Sibley; Vice-President, C. Zawadzki; General Manager and Secretary-Treasurer, E.F. Blase
Directors: G. Ede, J. Morneau, L. Scullion, J.C. Sibley, G. Woods, C. Zawadzki

Auditors: Price Waterhouse
Capital Stock: Authorized 400,000 shares of \$25 par value — \$10,000,000, of which 86,781 have been issued for \$2,169,525.
Fiscal Year: December 31.

LONDON LOAN LIMITED

Head Office: Toronto, Ontario
Ontario incorporated 1977. Commenced business in Ontario, 1978.

Officers: Chairman of the Board and President, N. Penturn; Vice President and Secretary, J.A. Walker; Treasurer, J. Penturn
Directors: E. Penturn, J. Penturn, L. Penturn, N. Penturn, A. Smith, J.A. Walker

Auditors: Touche Ross & Co.

Capital Stock: Authorized 500,000 shares of \$10 par value — \$5,000,000, of which 220,735 have been issued for \$2,207,350.
Fiscal Year: December 31.

MORGUARD HOME MORTGAGE INVESTMENT CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1978. Commenced business in Ontario, 1979.

Designated as a mortgage investment company
Officers: Chairman of the Board, C.F. Brown; President, R.W. Gibson; Secretary, T.W. Ouchterlony; Treasurer, T.J. Kupka

Directors: B. Bedford, D.B. Bertrand, W.J. Briggs, C.F. Brown, G.D. Buhr, B.B. Craig, D.J. Corse, D. Fortune, H. Gibbs, R.W. Gibson, R.J. Reekie, R.A. Russell, D. Weiss
Auditors: Coopers & Lybrand

Capital Stock: Authorized 290,000 common shares of \$95 par value — \$27,550,000, of which 220,280 have been issued for \$20,926,600; and 249,375 preferred shares of \$80 par value — \$19,950,000 of which 75,000 have been issued for \$6,000,000.
Fiscal Year: December 31.

MORGUARD MORTGAGE INVESTMENT COMPANY OF CANADA

Head Office: Toronto, Ontario
Federally incorporated 1974. Commenced business in Ontario, 1974.

Designated as a mortgage investment company.
Officers: Chairman of the Board, T.W. DeWolfe; President, R.W. Gibson; Secretary, J.R. Collins; Treasurer, T.J. Kupka
Directors: S. Baldwin, J. Beigue, D.B. Bertram, J.R. Collins, D.J. Corse, T.W. Dewolfe, H.W.C. Gibbs, R.W. Gibson, P.H. Hubscher, R.J. Reekie, R.A. Russell, D.D. Weiss

Auditors: Coopers & Lybrand
Capital Stock: Authorized 250,000 common shares of \$100 par value — \$25,000,000 and 750,000 preference shares of \$100 par value — \$75,000,000, of which 100,000 common shares have been issued for \$10,000,000 and 299,000 preference shares for \$29,900,000.
Fiscal Year: December 31.

THE MUNICIPAL SAVINGS & LOAN CORPORATION

Head Office: Barrie, Ontario
Ontario incorporated 1964 as Coronation Mortgage Corporation. Name changed in 1971. Commenced business in Ontario 1965.

Officers: President, M.L. Rotstein; General Manager, D.B. Cherry; Secretary, J.E. Casey
Directors: E.R. Alexander, W.K. Caldwell, D.B. Cherry, M.L. Rotstein, N.G. Rotstein
Auditors: Coopers & Lybrand

Capital Stock: Authorized 3,000,000 common shares of no par value of which 1,538,557 are outstanding for \$5,979,559, 970,000 first preferred shares of \$10 par value — \$9,700,000, of which 220,200 are outstanding for \$2,202,000, 200,000 second preferred shares of \$10 par value — \$2,000,000, of which 200,000 are outstanding for \$2,000,000, and 500,000 third preferred shares of \$10 par value — \$5,000,000, of which none are outstanding.
Fiscal Year: October 31.

NIPISSING MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Ontario incorporated 1961. Commenced business in Ontario, 1961.

Officers: President, E.N. Merkur; Treasurer, D.I. Merkur
Directors: S.B. Goldberg, D.I. Merkur, E.N. Merkur, M. Merkur, S. Merkur

Auditors: Laventhol & Horwath
Capital Stock: Authorized 400,000 shares of \$10 par value — \$4,000,000, of which 65,420 have been issued for \$654,200.
Fiscal Year: December 31.

NOVA SCOTIA SAVINGS & LOAN COMPANY

Head Office: Halifax, Nova Scotia
Federally incorporated 1964 and amalgamated with Nova Scotia Savings, Loans and Building Society (Incorporated 1850, Nova Scotia). Commenced business in Ontario, 1971.
Officers: Chairman of the Board, G.C. Piercy; President and Chief Executive Officer, J.E. Radford; Secretary, P.E. Helms; Treasurer and Controller, R.C. Cluett

Directors: D. Eng, G.R. Guy, A.R. Harrington, A.E. Hayes, L.H. Lockhart, H. McInnes, S.M. Oland, G.C. Piercey, J.E. Radford, D.W. Salsman, L.R. Shaw
Chief Agent in Ontario: L.D. Hebb, 4 King Street West, Toronto, Ontario

Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 2,500,000 common shares of \$2 par value — \$5,000,000 and 500,000 preferred shares of \$20 par value — \$10,000,000, of which 1,120,318 common have been issued for \$2,240,636 and 148,100 preferred for \$2,962,000.
Fiscal Year: December 31.

PROCAN MORTGAGE CORPORATION

Head Office: Montreal, Quebec
 Federally incorporated 1976. Commenced business in Ontario, 1977.
Officers: Chairman of the Board, P. Castonguay; President, Y. Julien; General Manager and Treasurer, P. Charron; Secretary, F. Guenette
Directors: M. Bigras, P. Castonguay, R. Fortier, Y. Julien, R. Trudeau, J. Turmel
Chief Agent in Ontario: S.V. Arnold, First Canadian Place, Toronto

Auditors: Raymond, Chabot, Martin, Pare & Associates and Price Waterhouse
Capital Stock: Authorized 200,000 common shares of \$100 par value — \$20,000,000, 4,000,000 first preferred shares of \$31 par value — \$124,000,000, and 300,000 second preferred of \$100 par value — \$30,000,000, of which 100,000 common shares have been issued for \$10,000,000, 1,600,000 first preferred shares have been issued for \$49,600,000 and 80,000 second preferred shares have been issued for \$8,000,000.
Fiscal Year: December 31.

ROYAL BANK MORTGAGE CORPORATION

Head Office: Montreal, Quebec
 Incorporated in Alberta in 1968 as Roylea Ltd. and continued as a federal business corporation in 1978. In 1978 purchased the assets of Roymor Ltd., Quebec incorporated in 1968, and simultaneously changed its name to Roymor Mortgage Corporation subject to the Loan Companies Act. In 1982 name changed to present.

Officers: Chairman of the Board, R.A. Utting; President, W.A.R. MacDonald; General Manager, N.A. Bodie; Secretary, R.L. Fillmore; Treasurer, D. Gavin
Directors: G.C. Aitken, N.A. Bodie, W.P. Carter, B.D. Gregson, K.S. Howard, W.A.R. MacDonald, R.A. Utting
Capital Stock: Authorized 4,250,000 preferred shares of \$100 par value — \$425,000,000, of which 1,300,000 have been issued for \$125,000,000; and 550,000 common shares of \$100 par value, of which 48,000 have been issued for \$4,800,000.
Fiscal Year: December 31

THE ROYAL TRUST COMPANY MORTGAGE CORPORATION

Head Office: Montreal, Quebec
 Quebec incorporated in 1912 as the Royal Trust Realty Company. Name changed in 1959. Commenced business in Ontario, 1960.

Officers: Chairman of the Board, K.A. White; President, J.M. Scholes; Treasurer, J.C. McFarlane
Directors: D.N. Byers, A.M. Campbell, J. Fournier, C.F. Harrington, J.H. Matthews, M. Riel, J.M. Scholes, K.A. White
Chief Agent in Ontario: N.W.R. Burbridge, Box 7500, Station "A", Toronto

Auditors: Clarkson Gordon
Capital Stock: Authorized 500,000 preferred shares of \$20 par value — \$10,000,000 and 45,000 common shares of \$100 par value — \$4,500,000, of which 250,000 preferred shares have been issued for \$5,000,000 and 36,350 common shares for \$3,635,000.
Fiscal Year: December 31.

ROYAL TRUSTCO MORTGAGE COMPANY

Head Office: Edmonton, Alberta
 Federally incorporated 1974. Commenced business in Ontario under the name of Artec Mortgage Investment Company, 1974. Name changed to Royal Trustco Mortgage Company in 1979.

Officers: President, John M. Scholes; Vice-President, John H. Matthews; Secretary, N. Burbridge; Treasurer, David R. Cooper
Chief Agent in Ontario: N.W.R. Burbridge, P.O. Box 7500, Station "A", Toronto
Auditors: Clarkson Gordon
Capital Stock: Authorized 10,000,000 shares of \$10 par value — \$100,000,000, of which 500,500 have been issued for \$5,005,000.
Fiscal Year: December 31.

SCOTIA MORTGAGE CORPORATION

Head Office: Toronto, Ontario
 Federally incorporated 1980, resulting from the amalgamation of Scotia Covenants Mortgage Corporation and BNS Mortgage Corporation. Commenced business in Ontario 1981.

Officers: Chairman of the Board, J.A.G. Bell; President, T.R. Alton; Secretary, P.J. Moar; Treasurer, C.F. McComb
Directors: T.R. Alton, J.A.G. Bell, R.L. Brooks, R.R. Holmes, J.K. Mitchell
Auditors: Clarkson Gordon and Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 1,000,000 preferred shares of \$100 par value — \$100,000,000, and 5,000,000 common shares of \$20 par value — \$100,000,000, of which 360,000 preferred shares have been issued for \$36,000,000 and 1,355,525 common shares have been issued for \$27,110,500.
Fiscal Year: December 31.

Loan Corporations

SEEL MORTGAGE INVESTMENT CORPORATION

Head Office: Toronto, Ontario
 Federally incorporated 1974. Commenced business in Ontario, 1975.
 Designated as a mortgage investment company.
Officers: Chairman on the Board and President, E. Exton; Secretary, B.A. Finkler; Treasurer, L.R. Exton
Directors: S. Bregman, E. Exton, L.R. Exton, B. Finkler, E. Locke, D.G. Philpott, E. Rosenberg, F.J. Wolfe
Auditors: Coopers & Lybrand
Capital Stock: Authorized 2,462,475 common shares of \$8 par value — \$19,699,800, of which 361,413 have been issued for \$2,891,304.
Fiscal Year: December 31.

SHOPPERS MORTGAGE AND LOAN CORPORATION

Head Office: Toronto, Ontario
 Ontario incorporated 1976. Commenced business in Ontario, 1976.
Officers: President, P. Daniels; Secretary, I. Mednick;
Treasurer, R. Daniels
Directors: H.N. Daniels, P. Daniels, R. Daniels, I. Mednick, S. Sieger
Auditors: Laventhol & Horwath
Capital Stock: Authorized 5,000,000 common shares of \$1 par value — \$5,000,000 of which 1,499,000 have been issued for \$1,499,000 and 97,078 preferred shares of \$100 par value — \$9,707,800, of which 4,460 have been issued for \$446,000.
Fiscal Year: October 31.

STANDARD LOAN COMPANY

Head Office: Toronto, Ontario
 Federally incorporated 1979. Commenced business in Ontario, 1980.
Officers: President, B.R. O'Malley; Vice Presidents, B.E. Willoughby, W.L. Paton, J. Wood, K.L. Lucas; Secretary, K. Mawson; Treasurer, A.J. Seago
Directors: J.L. Cattanaach, E.B. McConkey, B.R. O'Malley, W.L. Paton, B.E. Willoughby
Auditors: Peat, Marwick, Mitchell & Co.

Capital Stock: Authorized 200,000 common shares of \$10 par value — \$20,000,000 of which 140,000 have been issued for \$1,400,000, and 1,000,000 preference shares of \$20 par value — \$20,000,000, of which none have been issued.
Fiscal Year: December 31.

TD MORTGAGE CORPORATION

Head Office: Toronto, Ontario
 Ontario incorporated 1969 as Tordom Investments Limited. Name changed in 1971. Commenced business in Ontario, 1971.
Officers: Chairman of the Board, R.W. Korthals; President, A.B. Hockin; General Manager, W.D. Clarkson; Secretary, P.D. Young; Treasurer, N.S. McCann
Directors: J.M. Braid, R.G. Burnstead, D.A. Carman, W.D. Clarkson, A.B. Hockin, R.W. Korthals, N.R. Roth, R.M. Thomson
Auditors: Price Waterhouse & Co. and Clarkson Gordon
Capital Stock: Authorized 200,100,000 preference shares of \$1 par value — \$200,100,000 and 100,000 common shares of \$1 par value — \$100,000, of which 167,020,000 preference shares have been issued for \$167,020,000 and 100,000 common shares have been issued for \$100,000
Fiscal Year: December 31.

TERMGUARD SAVINGS & LOAN COMPANY

Head Office: Toronto, Ontario
 Ontario incorporated 1959 as The Family Mortgage Company. Name changed to Traders Mortgage Company in 1963 and to Termguard Savings & Loan Company in 1977. Commenced business in Ontario, 1959.
Officers: Chairman of the Board, B.Y. Mah; President, T. Burke; Secretary, G. Walley; Treasurer, D.A. Cunningham
Directors: T. Burke, F. Hubert, B.Y. Mah, B. Mah, D.G. Walley

Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 400,000 common shares of \$10 par value — \$4,000,000, and 600,000 preference shares of \$10 par value — \$6,000,000 of which 390,868 common has been issued for \$3,908,680 and 76,500 preference has been issued for \$765,000.
Fiscal Year: December 31.

VICTORIA AND GREY MORTGAGE CORPORATION

Head Office: Stratford, Ontario
 Federally incorporated 1920 as International Loan Company. Name changed 1960 to International Savings and Mortgage Corporation and to present name in 1980. Commenced business in Ontario 1966.
Officers: President, W.H. Somerville; General Manager, B.V. Mehlenbacher; Treasurer, R.G. Gassien; Secretary, D.R. Horne
Directors: D. Baillie, R.G. Gassien, R.M. Keller, B.V. Mehlenbacher, W.H. Somerville
Auditors: Clarkson Gordon and Gaviller & Company
Capital Stock: Authorized 4,000,000 shares of \$5 par value — \$20,000,000, of which 297,580 have been issued for \$1,487,900.
Fiscal Year: December 31.

TRUST COMPANIES

THE BANKERS' TRUST COMPANY

Head Office: Montreal, Quebec
Quebec incorporated 1905. Commenced business in Ontario 1920.

Officers: Chairman of the Board and President, K.A. White; Manager, P.E. Johnston; Secretary, A. Forest; Treasurer, D.D. Cooper

Directors: M.F. Blakely, P.S.H. Brodie, C.C. deLery, N.R.D. Denny, A. Forest, P.E. Johnston, J.H. Matthews, H.C. Renaud, D.D. Ross, J.M. Scholes, K.A. White, G. Wiebe

Chief Agent in Ontario: N.W. Burbidge, T.D. Bank, T.D. Centre, P.O. Box 7500, Station A, Toronto, Ontario

Auditors: Clarkson Gordon

Capital Stock: Authorized 10,000 shares of \$100 par value — \$1,000,000, all of which have been issued for \$1,000,000.

Fiscal Year: December 31.

Restrictions: In Ontario may not take deposits or issue guaranteed investment certificates.

BAYSHORE TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1977. Commenced business in Ontario 1978.

Officers: Chairman of the Board, M. Wolfond; President and General Manager, S. Brown; Secretary, A. Wolfond

Directors: S. Brown, R.P. Hall, T.C. Uptigrove, A. Wolfond, M. Wolfond

Auditors: Thorne Riddell

Capital Stock: Authorized 50,000 common shares of \$100 par value — \$5,000,000, of which 20,477 have been issued for \$2,047,700.

Fiscal Year: December 31.

CABOT TRUST COMPANY

Head Office: Toronto, Ontario
Ontario incorporated 1978. Commenced business in Ontario 1978.

Officers: Chairman of the Board, A. Fusco; President, C. DiNino; Vice President and Treasurer, P.V. Simone; Secretary, G. Damiani; General Manager, F. DeProffo
Directors: F. Ciccolini, G. Damiani, D. D'Angela, G. Day, C. DiNino, A. Fusco, J. Fusco, E. Gambin, L. Longo, P. Simone, J. Zenti

Auditors: Peat, Marwick, Mitchell & Co.

Capital Stock: Authorized 1,000,000 shares of \$10 par value — \$10,000,000, of which 234,350 have been issued for \$2,343,500.

Fiscal Year: December 31.

CANADA PERMANENT TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1872 as Toronto General Trusts Corporation. Amalgamated with Canada Permanent Trust Company in 1961 under the name of Canada Permanent Toronto General Trust Company. Name changed to Canada Permanent Trust Company in 1963. Amalgamated with Eastern & Chartered Trust Company in 1967 and with Hamilton Trust and Savings Corporation in 1977. Commenced business in Ontario 1882.

Officers: Chairman of the Board and President, J.A.C. Hilliker; Controller, S.A. Lindsay; Secretary, H.J. Riva
Directors: R.D. Armstrong, R.L. Beaulieu, E.J. Brown, A.L. Campbell, J.H.C. Clarry, E.F. Crease, R.C. Dowsett, J.A.C. Hilliker, W. James, P.D. Lewis, A.A. MacNaughton, J.F. Perrett, W.P. Pigott, R. Stollery, R.J. Turner, R.D. Wilson
Auditors: Clarkson Gordon

Capital Stock: Authorized 2,500,000 common shares of \$10 par value — \$25,000,000, 7,000,000 preferred shares of \$25 par value — \$175,000,000, of which 2,011,627 common shares have been issued for \$20,116,270 and 2,600,000 preferred shares have been issued for \$65,000,000.

Fiscal Year: December 31.

Trust Companies

THE CANADA TRUST COMPANY

Head Office: London, Ontario
 Federally incorporated 1894 as The General Trust Corporation of Canada. Name changed to The Canada Trust Company in 1899. Purchased The London and Western Trusts Limited in 1947 and the Guelph Trust Company in 1949. Amalgamated with The Waterloo Trust and Savings Company and Halton & Peel Trust & Savings Company in 1971. Amalgamated with The Lincoln Trust and Savings Company and Ontario Trust Company in 1976. Commenced business in Ontario 1901.

Officers: Chairman of the Board, A.H. Mingay; President, M.L. Lahn; Secretary, C.R. Clarke; Treasurer, R.H. Brackstone

Directors: J.W. Adams, A.E. Barron, S.I. Bala, W.J. Blackburn, R.P. Bratty, J.B. Cronyn, F.W. Dakin, G.H. Dobbie, E.F. Findlay, R. Gardhouse, W.D. Grace, W.H. Hemphill, J.T. Hill, B.M. Ivey, E.S. Jackson, M.L. Lahn, T.F.G. Lawson, F.T. Metcalfe, A.H. Mingay, K.G. Murray, C.O. Nickle, J.H. Panabaker, D.H. Parkinson, W.J. Stenason, R.W. Stevens, J.D. Stevenson, P.N.T. Widdington

Auditors: Thorne Riddell

Capital Stock: Authorized 100 preferred shares of \$25 par value — \$2,500, all of which have been issued, 600,000 common shares of \$100 par value — \$60,000,000, of which 350,148 have been issued for \$35,014,800 and 730,000 2nd preferred shares of \$100 par value — \$73,000,000, of which 280,000 have been issued for \$28,000,000.
Fiscal Year: December 31.

CENTRAL TRUST COMPANY

Head Office: Halifax, Nova Scotia
 Federally incorporated 1981 resulting from the amalgamation of Central and Eastern Trust Company with Federal Trust Company. Commenced business in Ontario 1981.

Officers: Chairman of the Board, H.B. Rhude; Deputy Chairman, H.P. Connor; Secretary, S.M. MacLean

Directors: D.S. Ades, G.J. Bingham, D.C. Campbell, A.Cantiwell, H.R. Cohen, H.P. Connor, A.M. Dechman, G.F. Eddy, L. Ellen, H.M. Ellis, D.J. Hamm, R.M. Medjuck, J.E. Murphy, R.J. MacBurnie, H.R. MacFarlane, W.J. MacInnes, R.W. Phinney, I.C. Pink, H.B. Rhude, G.B. Robertson, A. Savoie, W.E. Schwartz, D.M. Smith, J.E.C. Winslow.

Chief Agent in Ontario: J.C. McKenna, Central Trust, 415 Yonge Street, Toronto, Ontario

Auditors: Doane Raymond

Capital Stock: Authorized 7,956,000 preferred shares of \$25 par value of which 836,000 have been issued for \$20,900,000, and 405,000 preferred shares of \$10 par value all of which have been issued and 30,000,000 common shares of \$4 par value of which 6,250,019 have been issued for \$25,000,076.
Fiscal Year: December 31.

COMMUNITY TRUST COMPANY LTD.

Head Office: Toronto, Ontario
 Ontario incorporated 1975. Commenced business in Ontario 1976.

Officers: President, L. Kozak, General Manager, B.Z. Myndiuk; Secretary, R. Kostuk; Treasurer, M. Shipowick

Directors: Y. Botiuk, T. Bujniak, M. Dudar, G. Karmanin, W. Klish, R. Kostuk, L. Kozak, J. Pelech, M. Rebyrk, M. Shipowick, P. Stepura

Auditors: Peat, Marwick, Mitchell & Co.

Capital Stock: Authorized 1,000,000 shares of \$10 par value — \$10,000,000, of which 210,852 have been issued for \$2,108,520.
Fiscal Year: December 31.

CONTINENTAL TRUST COMPANY

Head Office: Toronto, Ontario

Federally incorporated 1973. Commenced business in Ontario 1973.

Officers: President, W.J. Clarke; Secretary, S.R. Anderson; Treasurer, E.A. Sweet

Directors: S.R. Anderson, W.J. Clarke, G.F. Coleman, J.M. Farley, C.W. Leeson
Auditors: Clarkson Gordon

Capital Stock: Authorized 2,000,000 shares of \$5 par value — \$10,000,000, of which 1,025,000 have been issued for \$5,127,500.
Fiscal Year: December 31.

CO-OPERATIVE TRUST COMPANY OF CANADA

Head Office: Saskatoon, Saskatchewan

Federally incorporated 1967. Commenced business in Ontario 1973.

Officers: President, L.J. Vinek; General Manager, A.W. Wagar; Secretary, W.J. Lipsett; Treasurer, D. Gillett

Directors: D. Calver, L. Coombs, R. Cowan, F. deLint, B.F. Downey, J. Feron, B. Forbes, E. Horner, J. Hughes, V. Keep, B. Plemel, H. Wessner
Chief Agent in Ontario: P. Kooistra, 180 Duncan Mills Road, Don Mills, Ontario

Auditors: Touche Ross & Co.

Capital Stock: Authorized 3,370,000 common shares of \$10 par value and 1,630,000 preferred shares of \$10 par value of which 2,024,224 common shares have been issued for \$20,242,240 and 1,203,821 preferred for \$12,038,210.
Fiscal Year: December 31.

COUNSEL TRUST COMPANY

Head Office: Toronto, Ontario

Ontario incorporated 1977 as Exchequer Trust Company. Name changed to Counsel Trust Company in 1979.

Commenced business in Ontario 1977.

Officers: Chairman of the Board, A.C. Silber; President, G.A. Miller; Vice-Presidents, G.A. Clow, T.J. Conway, J.A. Phinn; Secretary, R. Sutin

Directors: P. Black, T. Conway, N. Hill, G.A. Miller, J. O'Donnell, R. Shortreed, A.C. Silber, E. Sonshine

Auditors: Ernst & Whinney

Capital Stock: Authorized 30,000 common shares of \$100 par value — \$3,000,000 and 9,840 non-voting redeemable preference shares of \$100 par value — \$984,000; of which 27,430 common shares have been issued for \$2,743,000 and 80 preference shares have been issued for \$8,000.
Fiscal Year: December 31.

CREDIT FONCIER TRUST COMPANY

Head Office: Montreal, Quebec
Quebec Incorporated 1974. Commenced business in Ontario 1976.
Officers: Chairman of the Board and President, M.M. Lessard; Treasurer, J. David; Secretary, L.-A. Rall
Directors: J. David, P. de Feydeau, C.D. Hyde, M.M. Lessard, R. Lemoges, R. Panet-Raymond, M. Pasquin
Chief Agent in Ontario: A.W. Fonkalsrud, 199 Bay Street, Toronto, Ontario
Auditors: Samson, Belair & Partners and Clarkson Gordon
Capital Stock: Authorized 2,500,000 shares of \$10 par value — \$25,000,000 of which 1,500,000 have been issued for \$15,000,000.
Fiscal Year: October 31.

DISTRICT TRUST COMPANY

Head Office: London, Ontario
Ontario Incorporated 1964. Amalgamated with Shore to Shore Corporation in 1975. Commenced business in Ontario 1964.
Officers: President, R.J. Hare; Secretary, D. Winner
Directors: W.J. Amos, N.G. Burdick, R.J. Hare
Auditors: Clarkson Gordon
Capital Stock: Authorized 1,300,000 preferred shares of \$10 par value — \$13,000,000, and 6,500,000 each Class A and Class B interconvertible common shares without par value, of which 2,600,885 common shares have been issued for \$4,709,023.
Fiscal Year: October 31.

THE DOMINION TRUST COMPANY

Head Office: Sudbury, Ontario
Ontario Incorporated 1964. Commenced business in Ontario 1964.
Officers: President, N.S. Axton; Vice-President, D. Sheldon; Senior Vice-President and General Manager, C. Rosen; Secretary, H. Cravit
Directors: N.S. Axton, H. Cravit, P. Gallagher, D. Sheldon
Auditors: Campbell, Sharp
Capital Stock: Authorized 500,000 shares of \$10 par value — \$5,000,000, of which 61,600 have been issued for \$616,000.
Fiscal Year: October 31.

EATON BAY TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1974 as Eaton Trust Company. Name changed in 1977. Commenced business in Ontario 1974. Amalgamated with Eaton Bay Trust Company (Alberta) in December 1982.
Officers: Chairman of the Board, A.L. Beattie; President, C.J. Cann; Secretary, B.J. Madge
Directors: A.L. Beattie, G.R. Eaton, J.C. Eaton, T.E. Eaton, A.R. Huband, W.R. Livingston, T.I. Ronald, P.W. Wood, D.O. Wood
Auditors: Clarkson Gordon
Capital Stock: 37,000,000 common shares of \$1 par value — \$37,000,000, of which 8,168,868 have been issued for \$8,168,868 and 925,000 preferred shares of \$10 par value — \$9,250,000, of which 925,000 have been issued for \$9,250,000.
Fiscal Year: December 31.

THE EFFORT TRUST COMPANY

Head Office: Hamilton, Ontario
Ontario incorporated 1978. Commenced business in Ontario 1978.
Officers: Chairman of the Board, A. Weisz; President, T. Weisz; Secretary, S. Weisz.
Directors: R. Banting, J. Biezuner, D. Lee, E. McBane, B. Sauder, A. Szendroviits, S. Taylor, A. Weisz, T. Weisz.
Auditors: Laventhol & Horwath
Capital Stock: Authorized 4,000,000 common shares of \$1 par value — \$4,000,000, 1,500,000 Class A preferred shares and 1,500,000 Class B preferred shares all of \$1 par value — \$3,000,000, of which 1,652,000 common shares have been issued for \$1,652,000.
Fiscal Year: December 31.

THE EQUITABLE TRUST COMPANY

Head Office: Vancouver, B.C.
Federally incorporated 1970. Commenced business in Ontario 1971.
Officers: President, W.G. Lancaster; Secretary, L.S. Bobroff; Treasurer, J.D. McAlduff

Directors: B.S. Belzberg, L. Fox, R.J. Graham, W.G. Lancaster, J.D. McAlduff
Auditors: Deloitte Haskins & Sells
Capital Stock: Authorized 500,000 shares of \$10 par value — \$5,000,000, of which 101,500 have been issued for \$1,015,000.
Fiscal Year: December 31.

EXECUTIVE TRUST COMPANY

Head Office: Toronto, Ontario
Ontario Incorporated 1979. Commenced business in Ontario 1981.
Officers: Chairman of the Board, V.E. Daughney; President, M. Gowans; Secretary, W. Wettstein
Directors: M. Carter, V.E. Daughney, M. Gowans, H. Walker, W. Wettstein
Auditors: Coopers & Lybrand
Capital Stock: Authorized 600,000 common shares of \$5 par value — \$3,000,000, of which 480,012 have been issued for \$2,400,060.
Fiscal Year: December 31.

FAMILY TRUST CORPORATION

Head Office: Markham, Ontario
Ontario incorporated 1976. Commenced business in Ontario 1976.
Officers: Chairman of the Board and President, T.N. Shea; Controller, C.A. Barrett
Directors: R. Brent, R.M. Davies, K.R. Harris, J.W. Huckle, T.N. Shea, H. Wolf
Auditors: Clarkson Gordon
Capital Stock: Authorized 300,000 shares of \$10 par value — \$3,000,000, of which 130,000 have been issued for \$1,300,000.
Fiscal Year: October 31.

THE FIDELITY TRUST COMPANY

Head Office: Edmonton, Alberta
Manitoba incorporated 1909 and Federally in 1972. Commenced business in Ontario 1973.
Officers: Chairman of the Board, A.C. Rose; President, B.R. Calder; Secretary-Treasurer, C.S. Dell

Trust Companies

Directors: M.S. Arnold, B.R. Calder, C.D. Horrey, H.L. Knutson, A.C. Rose, B.J. Seaman, R.W. Smith, S.S. Reisman, G.J. VanDenBerg, R.A. Wisener
Chief Agent in Ontario: B. Calder, 350 Bay Street, Toronto, Ontario
Auditors: Price Waterhouse & Co.
Capital Stock: Authorized 5,000,000 common shares of \$1 par value — \$5,000,000, of which 3,972,470 have been issued and fully paid and 1,000,000 preferred shares of \$20 par value — \$20,000,000, of which 398,850 have been issued for \$7,977,000.
Fiscal Year: December 31.

FINANCIAL TRUST COMPANY

Head Office: Toronto, Ontario
 Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: Chairman of the Board, G.N. Pencer; President, W.E. Neapole; Secretary, John Den Hoed; Treasurer, E. Leonard

Directors: D. Kingstone, W.E. Neapole, G.N. Pencer, W.D. Tanner, L.C. Shapiro, R.D. Whitney
Auditors: Coopers & Lybrand
Capital Stock: Authorized 250,000 preferred shares of \$20 par value — \$5,000,000 and 1,000,000 common shares of \$10 par value — \$10,000,000, of which 588,600 common shares have been issued for \$5,886,000, and 239,270 preferred shares have been issued for \$4,785,400.
Fiscal Year: December 31.

FIRST CITY TRUST COMPANY

Head Office: Calgary, Alberta
 Alberta incorporated 1962 as City Savings & Trust Company. Name changed to First City Trust Company in 1978. Commenced business in Ontario 1970.
Officers: Chairman of the Board and President, S. Belzberg; Secretary, J.H. Shocter

Directors: R. Baxter, H. Belzberg, S. Belzberg, W. Belzberg, W.B. Herman, F.D. Jones, M. Koffman, R.R. McDaniel, S.F. Ross, J.H. Shocter, J. Stradwick, H.J. Watson
Chief Agent in Ontario: B. Belzberg c/o Tory, Tory, Deslaurier, Binnington, Royal Bank Plaza, Toronto, Ontario
Auditors: Deloitte, Haskins & Sells

Capital Stock: Authorized 3,500,000 common shares of \$2 par value — \$7,000,000, 2,000,000 preferred shares of \$10 par value, 2,000,000 preferred shares of \$8.50 par value and 4,000,000 shares of \$8.00 par value — \$69,000,000, of which 1,497,544 common have been issued for \$2,995,088 and a total of 3,936,489 preferred have been issued for \$34,984,833.
Fiscal Year: December 31.

GENERAL TRUST OF CANADA

Head Office: Montreal, Quebec.
 Quebec incorporated 1909. Amalgamated with Administration and Trust Company in 1970. Commenced business in Ontario 1951.

Officers: Chairman of the Board, M. Cazavan; President, M. Jodoin; Secretary, P. Audet; Treasurer, G. Sequin
Directors: B. Allanson, C. Bovet, M. Bruneau, M. Cazavan, J. Deschamps, D. Doheny, M.-J. Drouin, P. Gauthier, N. Hebert, M. Jodoin, J. Labrecque, H. Lapierre, C. Michaud, M. Myrand, J. Perrette, J. Perron, M. Piche, I. Pollack, G. Pouliot, S. Rocheleau, A. Simard, R. Sirois, J. Vincent
Chief Agent in Ontario: J.-C. Lebel, 120 rue Principale, Hull, P.Q.

Auditors: Samson, Belair & Associates
Capital Stock: Authorized 5,000,000 common shares of \$2.50 par value — \$12,500,000, 1,000,000 preferred shares of \$17 par value — \$17,000,000, 4,082,990 common shares have been issued for \$10,207,475 and 917,078 preferred shares have been issued for \$15,590,326.
Fiscal Year: December 31.

GENERAL TRUST INC.

Head Office: Montreal, Quebec
 Quebec incorporated in 1962 as North America Trust. Commenced business in Ontario in 1976. Name changed to present in 1982.

Officers: Chairman of the Board and President, S. Rocheleau; Vice-President and General Manager, G. Richard; Secretary, M. Amyot
Directors: G.N. Besner, M.Y. Bruneau, M. Cazavan, G. Coulombe, J. Deschamps, J.L. Hamel, M. Jodoin, H. Lapierre, C. Michaud, M. Myrand, G. Pouliot, S. Rocheleau

Chief Agent in Ontario: E.D. Poole, 2 Balston Court, Pickering
Auditors: Clarkson Gordon
Capital Stock: Authorized 50,000 shares of \$100 par value — \$5,000,000, of which 33,000 have been issued for \$3,300,000.
Fiscal Year: December 31.

GUARANTY TRUST COMPANY OF CANADA

Head Office: Toronto, Ontario
 Federally incorporated 1925. Commenced business in Ontario 1926.
Officers: Chairman of the Board and President, A.R. Marchmont; Secretary, F.M. Smalley; Controller, R.W. Chisholm

Directors: J.P. Bassel, W.J.A. Bulman, E.W. Flanagan, J.G. Gauvreau, I.R. Gerstein, R.G. Graham, W.A. Heaslip, C.O. Hurly, A.R. Marchmont, F.Y. McCutcheon, J.W. McCutcheon, L.R. Peterson, D.M. Ritchie, S.B. Roman, A.F. Sheppard, E.L.G. Smith, D.I. Webb, D.B. Weidon
Auditors: Price Waterhouse & Co.
Capital Stock: Authorized 25,000,000 common shares of \$2 par value — \$50,000,000 and 1,158,575 preferred shares of \$20 par value — \$23,171,500, of which 11,350,455 common shares have been issued for \$22,701,000 and 658,575 preferred shares for \$13,171,500.
Fiscal Year: December 31.

GUARDIAN TRUST COMPANY

Head Office: Montreal, Quebec
 Quebec incorporated 1929. Commenced business in Ontario 1976.

Officers: Chairman of the Board, O.H. Barrett; President, H.L. Kelly; Secretary, E.G. Cleather; Treasurer, A.F. Croels.
Directors: E.M. Ballon, O.H. Barrett, J. Beliveau, P.C. Cavetti, E.G. Cleather, G.A. Couture, A. Desaulniers, H.L. Kelly, J.M. Rudel, W. Shaw, A.T. Stephens, P.A. Turcot
Chief Agent in Ontario: P. Cavetti, 74 Victoria Street, Toronto, Ontario
Auditors: Clarkson Gordon
Capital Stock: Authorized 2,000,000 common shares of \$5 par value — \$10,000,000, of which 529,316 have been issued for \$2,646,580.
Fiscal Year: December 31.

HURONIA TRUST COMPANY

Head Office: Orillia, Ontario
 Ontario incorporated 1977. Commenced business in Ontario 1977.

Officers: Chairman of the Board, D.J. Crawford; President, J.P. Rynard; Vice-Presidents, W.H. Doner, J.H. Francoz; General Manager, Secretary and Treasurer, J.L. Graham
Directors: M. Burns, D.J. Crawford, W.H. Doner, J.R. Doolittle, J.H. Francoz, J.L. Graham, J.P. Rynard
Auditors: Coopers & Lybrand
Capital Stock: Authorized, 500,000 preferred shares of \$10 par value of which 15,200 have been issued for \$152,000 and 500,000 common shares of \$10 par value of which 133,113 have been issued for \$1,331,130.
Fiscal Year: October 31.

INCOME TRUST COMPANY

Head Office: Hamilton, Ontario
 Federally incorporated 1972. Commenced business in Ontario 1973.

Officers: Chairman of the Board, B.S. Waliman; Secretary Treasurer, B. Greenbaum; Comptroller, G. Deboer
Directors: J.R. Breithaupt, B. Greenbaum, J. Gwartz, K.C. McGowen, A. Murray, S. Orvitz, A. Poloniato, F. Shapiro, B.S. Waliman, M. Waliman, I. Zucker
Auditors: Price Waterhouse & Co.
Capital Stock: Authorized 1,000,000 preferred shares of \$10 par value — \$10,000,000, of which 160,000 have been issued for \$1,600,000 and 2,000,000 common shares of \$6 par value — \$12,000,000, of which 350,895 have been issued for \$2,105,370.
Fiscal Year: December 31.

INLAND TRUST AND SAVINGS CORPORATION LIMITED

Head Office: Winnipeg, Manitoba
 Manitoba incorporated 1965. Commenced business in Ontario 1977.

Officers: President, M. Bricker; Secretary, R.L. Bricker
Directors: M. Bricker, R.L. Bricker, S.F. Bricker, I. Dorfman, V.M. Dyck, J.P. Johnson, M.A. MacRae, W. Schneider
Chief Agent in Ontario: Weiler, Maloney, Nelson, 101 Syndicate Avenue, North, Thunder Bay, Ontario

Auditors: Thorne Riddell

Capital Stock: Authorized 4,300,393 preferred shares, no par value, and 1,699,607 common shares, no par value, of which 448,120 preferred shares have been issued for \$1,556,250 and 659,873 common shares have been issued for \$2,052,930.

Fiscal Year: December 31.

Restriction: In Ontario may deal in mortgages only.

THE INTERIOR TRUST COMPANY

Head Office: Toronto, Ontario
 Manitoba incorporated 1918, changed to Federal incorporation 1981. Commenced business in Ontario 1981.

Officers: Chairman of the Board, R. Dore; President, I. Sutherland; Secretary, S. McMahon; Treasurer, K.M. Hughes

Directors: R. Dore, R.W. Gardner, C.D. Marshall, J.G. Marshall, W.A. Marshall, C. Normandeau, R.A. Stuebing, I. Sutherland

Auditors: Price Waterhouse

Capital Stock: Authorized 50,000 common shares of \$100 par value — \$5,000,000, of which 25,010 have been issued for \$2,501,000.

Fiscal Year: December 31.

THE INTERNATIONAL TRUST COMPANY

Head Office: Toronto, Ontario
 Federally incorporated 1971 as Nelson Trust Company. Name changed in 1977 to Nelson Trust Company and in 1978 to the present form. Commenced business in Ontario 1972.

Officers: Chairman of the Board, D.M. Ferguson; Vice-Chairman, H.R. Hutchison; President, W.A. Muir; Secretary, J.T. Bartram; Controller, J.W. McMahon

Directors: H.P. Crawford, T.S. Dobson, D.M. Ferguson, D.L. Gordon, H.R. Hutchison, W.A. Muir, T.G. Mulligan
Auditors: Clarkson Gordon

Capital Stock: Authorized 150,000 shares of \$100 par value — \$15,000,000, of which 135,885 have been issued for \$13,588,500.

Fiscal Year: December 31.

INVESTORS GROUP TRUST COMPANY LIMITED

Head Office: Winnipeg, Manitoba
 Manitoba incorporated 1968. Commenced business in Ontario 1968.

Officers: Chairman of the Board, A.S. Jackson; President, General Manager and Treasurer, D.A.G. Parkinson; Secretary, E.P. Stotts

Directors: D.C. Bjarnason, R.O.A. Hunter, A.S. Jackson, R.H. Jones, A.V. Mauro, P.E. Newman, D.A.G. Parkinson
Chief Agent in Ontario: R.W. Roth, 1210 Sheppard Avenue East, Willowdale, Ontario
Auditors: Touche Ross & Co.

Capital Stock: Authorized 100,000 common shares of no par value and 900,000 preferred shares of no par value of which 100,000 common shares have been issued for \$1,100,000 and 56,000 preferred shares have been issued for \$6,600,000.

Fiscal Year: December 31.

LONDON TRUST & SAVINGS CORPORATION

Head Office: Toronto, Ontario

Ontario incorporated 1982. Commenced business 1982.

Officers: President, H. Sliwinski; Secretary, J. Walker;

Treasurer, J. Pentum

Directors: E. Pentum, J. Pentum, N. Pentum, H. Sliwinski, J. Walker

Auditors: Touche Ross & Co.

Capital Stock: Authorized 1,000,000 shares of \$10 par value — \$10,000,000 of which 110,500 have been issued for \$1,105,000.

Fiscal Year: October 31.

MARCIL TRUST COMPANY

Head Office: Toronto, Ontario

Federally incorporated 1978. Commenced business in Ontario 1982.

Officers: President, J. Donald; Secretary, M. Magli;

Treasurer, D. Brock

Directors: J. Donald, S. Johnson, M. Magli, M. Shohet, P. Sorrell

Auditors: Price Waterhouse

Capital Stock: Authorized — \$3,000,000, of which 10,025 common shares have been issued for \$1,002,500.

Fiscal Year: December 31.

Trust Companies

THE MERCHANT TRUST COMPANY

Head Office: Stellarton, Nova Scotia
 Federally incorporated 1978. Commenced business in Ontario 1978.
Officers: Chairman of the Board, F.H. Sobey; President, J.W. Gogan; General Manager, C.D. Thompson
Directors: R.P. Dexter, J.W. Gogan, R.K. Jones, F.H. Sobey, C. Thompson
Auditors: Doane Raymond
Capital Stock: Authorized 50,000 common shares with a par value of \$100 each — \$5,000,000, of which 10,000 have been issued for \$1,000,000.
Fiscal Year: December 31.

MONARCH TRUST COMPANY

Head Office: Toronto, Ontario
 Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: President, S. Taube; Secretary, M.S. Taube
Directors: S. Gross, S.R. Peck, D.A.B. Steel, M.S. Taube, S. Taube
Auditors: Rosen, Ezrin, Ogus & Co.
Capital Stock: Authorized 500,000 shares of \$5 par value — \$2,500,000, of which 220,000 have been issued for \$1,100,000.
Fiscal Year: December 31.

MONTREAL TRUST COMPANY

Head Office: Montreal, Quebec
 Quebec incorporated 1889. Amalgamated with Maritime Trust Company in 1958. Purchased Brockville Trust and Savings Company in 1959 and purchased Investors Trust Company in 1974. Commenced business in Ontario 1913.
Officers: Chairman of the Board, R. Gratton; Executive Vice-President and General Manager, H.T. Martin; Secretary, J.K. Reynolds
Directors: C.B. Beaudoin, R.A. Belanger, D.A. Berlis, R.W. Bonner, J.W. Burns, P.D. Curry, P.G. Desmarais, M.A. Dobrin, J. Genest, J.M. Godfrey, L.P. deGrandpre, R. Gratton, R.H. Jones, J.T. Kennedy, P. LaRue, M.S. Hannon, M. McMurray, A.V. Mauro, P.B. Paine, D.J. Peacher, H.A. Smith

Chief Agent in Ontario: R. Bond, 15 King Street West, Toronto, Ontario

Auditors: Touche Ross & Co.
Capital Stock: Authorized 5,000,000 shares of \$1 par value — \$5,000,000, of which 2,594,950 have been issued for \$2,594,950.
Fiscal Year: December 31.

MONTREAL TRUST COMPANY OF CANADA

Head Office: Montreal, Quebec
 Federally incorporated 1978. Commenced business in Ontario 1978.
Officers: Chairman of the Board, R. Gratton; General Manager, H.T. Martin; Secretary, J.K. Reynolds
Directors: C.B. Beaudoin, R.A. Belanger, D.A. Berlis, R.W. Bonner, J.W. Burns, P.D. Curry, P.G. Desmarais, M.A. Dobrin, J. Genest, J.M. Godfrey, L.P. deGrandpre, R. Gratton, M.S. Hannon, R.H. Jones, J.T. Kennedy, P. LeRue, A.V. Mauro, M. McMurray, P.B. Paine, D.J. Peacher, H.A. Smith
Auditors: Touche Ross & Co.
Capital Stock: Authorized 10,000,000 shares of \$5 par value — \$50,000,000, of which 5,299,933 have been issued for \$26,499,665.
Fiscal Year: December 31.

THE MORGAN TRUST COMPANY

Head Office: Montreal, Quebec
 Quebec incorporated 1916. Commenced business in Ontario 1976.
Officers: Chairman of the Board, A.W. Goodman; President, J.A. Worsley; Secretary, J.H. Adams; Treasurer, P. Baril
Directors: O.J. Felber, A.W. Goodman, L. Goldfarb, D.W. Morgan, J.D. Morgan, M. Noel, W.B. O'Donoghue, C.S. Patterson, F.M.P. Warren, J.A. Worsley
Chief Agent in Ontario: J.A. Worsley, Toronto Dominion Centre, Toronto, Ontario
Auditors: Coopers & Lybrand
Capital Stock: Authorized 250,000 shares of \$10 par value — \$2,500,000, of which 130,000 have been issued for \$1,300,000.
Fiscal Year: December 31.

MORGAN TRUST COMPANY OF CANADA

Head Office: Toronto, Ontario
 Federally incorporated 1979. Commenced business in Ontario 1979.
Officers: Chairman of the Board, A.W. Goodman; President, J.A. Worsley; Secretary, J. Adams; Treasurer, P. Baril
Directors: O.J. Felber, L. Goldfarb, A.W. Goodman, D.W. Morgan, J.D. Morgan, M. Noel, W.B. O'Donoghue, C.S. Patterson, F.M. Warren, J.A. Worsley
Auditors: Coopers & Lybrand
Capital Stock: Authorized 1,000,000 common shares of \$10 par value — \$10,000,000, of which 200,500 have been issued for \$2,005,000 and 500,000 non-cumulative redeemable preference shares of \$10 par value — \$5,000,000, of which 200,000 have been issued for \$2,000,000.
Fiscal Year: December 31.

MORGUARD TRUST COMPANY

Head Office: Toronto, Ontario
 Federally incorporated 1972. Commenced business in Ontario 1972.
Officers: Chairman of the Board, J.E. Pierce; President, J.P. Renahan; General Manager, D.D. Weiss; Secretary, R.K. Watson
Directors: P. Churchill-Smith, R.W. Gibson, A.E. Jenner, J.E. Pierce, J.P. Renahan, D.D. Weiss
Auditors: Coopers & Lybrand
Capital Stock: Authorized 300,000 shares of \$10 par value — \$3,000,000, of which 257,496 have been issued for \$2,574,960.
Fiscal Year: December 31.

THE MUNICIPAL TRUST COMPANY

Head Office: Barrie, Ontario
 Ontario incorporated 1978. Commenced business in Ontario 1978.
Officers: President, M.L. Rotstein; Secretary, B.P. Philbrook; Controller, P.J. McFeeters

Directors: J.E. Casey, D.B. Cherry, J.F.N. Cutler, M.L. Rotstein, B. Shier
Auditors: Peat, Coopers and Lybrand
Capital Stock: Authorized 3,000,000 common shares of \$1 par value — \$3,000,000, of which 1,710,000 have been issued for \$1,710,000.
Fiscal Year: October 31.

NATIONAL TRUST COMPANY, LIMITED

Head Office: Toronto, Ontario
 Ontario incorporated 1898 as The National Trust Company of Ontario, Limited. Name changed in 1899. Commenced business in Ontario 1898.
Officers: Chairman and Chief Executive Officer, J.L.A. Colhoun; President, J.C.C. Wansbrough; Vice-President and Secretary, D. McNab
Directors: M.G. Angus, R.M. Barford, J.R. Beattie, A.M. Benidickson, D.A. Carlson, A. Charron, R.T. Clarkson, J.L.A. Colhoun, R. Despres, C.A. Duff, H.M. Gale, J.D. Gibson, J.K. Godin, R.W. Hamilton, E.H. Heeney, W.G. Horsey, V.L. Horte, R.M. Hungerford, D.S. Kaufman, A.J. Little, G.M. Luxton, V.F. MacLean, L.W. McCarthy, G. Morrow, J.D. Muncaster, S. Raborn, Jr., J.G. Sheppard, N.G. Thomson, J.C.C. Wansbrough, W.H. Young
Auditors: Clarkson Gordon
Capital Stock: Authorized 5,000,000 common shares of no par value, 4,000,000 preferred shares of \$25 par value of which 3,797,810 common shares have been issued for \$22,968,595.
Fiscal Year: October 31.

NORTH CANADIAN TRUST COMPANY

Head Office: Winnipeg, Manitoba
 Originally incorporated in Manitoba in 1913 and continued as a federal company in 1980.
 Commenced business in Ontario 1981.
Officers: Chairman, A.W. Greenberg; Secretary, B.S. Thompson; Comptroller, S.L. Biggar
Directors: E.A. DuVernet, A.W. Greenberg, G. Hallett, G. MacLeod, D. Olsen, D. Pegg, J. Seguin, K. Smith
Chief Agent in Ontario: E. DuVernet, 181 University Avenue, Toronto, Ontario

Auditors: Price Waterhouse & Co.

Capital Stock: Authorized 500,000 common shares of \$10 par value — \$5,000,000, of which 293,007 have been issued for \$3,005,070.
Fiscal Year: December 31.

THE PREMIER TRUST COMPANY

Head Office: Toronto, Ontario
 Federally incorporated 1913. Amalgamated with Imperial Trusts Company of Canada in 1934 and with Security Loan and Savings Company in 1937. Commenced business in Ontario 1916.
Officers: President and General Manager, T.H. Holmes, Assistant General Manager, J.L. Smith; Secretary, M.H. Wilson
Directors: M. H. Anderson, L.J. Fleck, A.W.G. Hall, T.H. Holmes, G.F. McCann, D.B. Weatherhead, J.L. Smith
Auditor: J.E. Goodwin
Capital Stock: Authorized 300,000 shares of \$10 par value — \$3,000,000, of which 122,500 have been issued for \$1,225,000.
Fiscal Year: December 31.

QUEBEC TRUST

Head Office: Montreal, Quebec
 Quebec incorporated 1962. Commenced business in Ontario 1976.
Officers: Chairman of the Board, J.P. Leonard; President, A.H. Hebert; Secretary, G. Vallee; Treasurer, B. Larue
Directors: A. Belanger, M. Bergeron, G. Cantin, P.R. Charbonneau, Y. Charlier, N. Halle, Y.R. Leonard, A. Rene, R.G. Roy, G. St. Roch, Y. Seguin, M.B. Turnel
Chief Agent in Ontario: R. Souleres, 546 St. Patrick Street, Ottawa, Ontario
Auditors: Raymond, Chabot, Martin, Pare & Associates
Capital Stock: Authorized 250,000 shares of \$100 par value — \$25,000,000, of which 187,189 have been issued for \$18,718,900
Fiscal Year: December 31.
Restrictions: In Ontario may not take deposits or issue guaranteed investment certificates.

THE REGIONAL TRUST COMPANY

Head Office: Vancouver, B.C.
 Federally incorporated 1974. Commenced business in Ontario 1976.
Officers: Chairman of the Board, C. Diamond; Vice-Chairman of the Board, G.L. Morfitt; General Managers, R.A. Kerr, L. Lee; Secretary-Treasurer, R.A. Kerr
Directors: C. Diamond, G. Morfitt, P. Jones, R.A. Kerr, L. Lee, E. Taylor
Auditors: Clarkson Gordon
Capital Stock: Authorized 2,000,000 shares of \$5 par value — \$10,000,000, of which 437,650 have been issued for \$2,188,250.
Fiscal Year: December 31.

THE ROYAL TRUST COMPANY

Head Office: Montreal, Quebec
 Quebec incorporated 1892. Commenced business in Ontario 1902.
Officers: Chairman of the Board, K.A. White; President and Chief Executive Officer, J.M. Scholes; Secretary-Treasurer, A. Forest
Directors: J.A. Beliveau, T.R. Bell, G.D. Birks, R.B. Breton, D.N. Byers, K. Campbell, C.C. deLery, J. Dionne, F.M. Fell, A. Forest, J.H. Fournier, C.F. Harrington, M.M. Hawkrigg, P.E. Johnston, J.H. Matthews, M. Riel, J.M. Scholes, P. Taschereau, H.E. Trenholme, K.A. White
Chief Agent in Ontario: N.W. Burbridge, Toronto-Dominion Bank Tower, Toronto, Ontario
Auditors: Clarkson Gordon
Capital Stock: Authorized 20,000,000 shares of 50¢ par value — \$10,000,000, of which 17,248,505 have been issued for \$8,624,253.
Fiscal Year: December 31.

ROYAL TRUST CORPORATION OF CANADA

Head Office: Calgary, Alberta
 Federally incorporated 1976. Amalgamated with The Royal Trust Company (Ontario) in 1977 and with the Industrial Mortgage and Trust Company in 1981. Commenced business in Ontario 1976.

Trust Companies

Officers: Chairman of the Board, K.A. White; President, J.M. Scholes; Secretary, N.W.R. Burbidge; Controller, G.W. Stoyles
Directors: D.N. Byers, F.M. Fell, E.L. Hamilton, C.F. Harrington, M.M. Hawkrigg, J.H. Matthews, A. Reichmann, M. Riel, J.M. Scholes, J.M. Tory, K.A. White, M.M. Williams
Chief Agent in Ontario: N.W. Burbidge, P.O. Box 7500, Station "A", Toronto, Ontario
Auditors: Clarkson Gordon
Capital Stock: Authorized 1,930,000 common shares and 2,008,043 preferred shares each of \$100 par value — \$393,804,300, of which 885,334 common have been issued for \$88,533,400 and 902,560 preferred for \$90,256,000.
Fiscal Year: December 31.

SAVINGS AND INVESTMENT TRUST

Head Office: Quebec, Quebec
 Quebec incorporated 1960. Amalgamated with Savings and Investment Ltd. in 1974. Commenced business in Ontario 1962.
Officers: Chairman of the Board and President, J.P. Tardif; General Manager, P. Tardif; Secretary, R. Archer; Treasurer, F. Mercille
Directors: J. Angers, R. Begin, G. Boulanger, P. Cole, R. Dutil, Hon. J. Flynn, M. Jobin, P. Mercier, F. Spenard, J.P. Tardif, P. Tardif, J. Taschereau, J.P. Tremblay
Chief Agent in Ontario: J.U.R. Pire, 260 St. Patrick St., Ottawa, Ontario
Auditors: Coopers & Lybrand; and Mallette, Benoit, Boulanger, Rondeau & Associates
Capital Stock: Authorized 300,000 Class A shares of \$10 par value — \$3,000,000, 650,000 Class B shares of \$10 par value — \$650,000 and 25,000 Class C shares of \$100 par value — \$2,500,000, of which 100,000 Class A shares have been issued for \$1,000,000, 175,000 Class B shares have been issued for \$1,750,000 and 25,000 Class C shares have been issued for \$2,500,000.
Fiscal Year: December 31.

SECURITY TRUST COMPANY

Head Office: Toronto, Ontario
 Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: President, M. Fischtein, Secretary-Treasurer, S. Sarpkaya
Directors: M. Fischtein, H. Konopny, M. Sherman, A.C. Wilson, S. Sarpkaya
Auditors: Coopers & Lybrand
Capital Stock: Authorized 50,000 shares of \$100 par value — \$5,000,000, of which 18,600 have been issued for \$1,860,000.
Fiscal Year: November 30.

STANDARD TRUST COMPANY

Head Office: Toronto, Ontario
 Federally incorporated 1963. Commenced business in Ontario 1966.
Officers: President, B.R. O'Malley; Secretary, K. Mawson; Treasurer, A.J. Seago
Directors: J.L. Cattinach, G.M. Clemons, P.A. Kates, D.H. Koyl, E.B. McConkey, S.E.M. McCuthcheon, B.R. O'Malley, W.L. Paton, J.A. Perkins, G. Rondanz, W.D. Thompson, H. Roman-Barber, B.E. Willoughby, E.A. Winkler, J. Wood
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 2,000,000 common shares of \$10 par value — \$20,000,000, of which 710,907 have been issued for \$7,109,070; and 1,000,000 preferred shares of \$20 par value — \$20,000,000, of which 775,000 have been issued for \$15,500,000.
Fiscal Year: December 31.

STERLING TRUST CORPORATION

Head Office: Toronto, Ontario
 Federally incorporated 1911 as The Sterling Trusts Corporation. Name changed in 1976. Commenced business in Ontario 1913.
Officers: Chairman of the Board, N.F. Petersen; President, S. Rocheleau; Secretary, J.S. Ashcroft; Treasurer, G.R. Cameron

Directors: J. Blaney, G.L. Bowie, M. Cazavan, T.N. Davidson, G.P. French, R.I. Hendy, F.R. Hewett, M. Jodoin, J. McCredie, C.F. Petersen, N.F. Petersen, S. Rocheleau, F.M. Rolph, A. Simard, G.A. Wilson, J.A. Wilson
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 2,000,000 common shares of \$2 par value — \$4,000,000, of which 1,122,023 have been issued for \$2,244,046; and 500,000 preferred shares of \$20 par value — \$10,000,000, of which 200,000 have been issued for \$4,000,000.
Fiscal Year: December 31.

VANGUARD TRUST OF CANADA LIMITED

Head Office: Toronto, Ontario
 Ontario incorporated 1974. Amalgamated with M.I.T.E. Holdings Ltd. in 1978. Commenced business in Ontario 1974.
Officers: Chairman of the Board, J. Gutman; President, D. Melnik; Executive Vice-President, P. Hughes; Secretary-Treasurer, P. Baldwin
Directors: H.T. Beck, S. Bregman, J.D. Fisher, J. Gutman, A. Hunter, R.C. Logan, D. Melnik, J. Melnitzer, H. Saunders, W.F. White, G. Ziener
Auditors: Price Waterhouse & Co.
Capital Stock: Authorized 4,000,000 shares of \$2 par value — \$8,000,000, of which 1,243,485 have been issued for \$2,486,970.
Fiscal Year: October 31.

VICTORIA AND GREY TRUST COMPANY

Head Office: Stratford, Ontario
 Ontario incorporated 1897 under Building Societies Act as Victoria Trust and Savings Company, amalgamated with Grey and Bruce Trust and Savings Company in 1950, with British Mortgage and Trust Company in 1965, with The Lambton Loan and Investment Company and The Lambton Trust Company in 1978. Amalgamated with The Metropolitan Trust Company in 1979 under the name of Victoria and Grey Metro Trust Company. Name changed to Victoria and Grey Trust Company in 1980. Amalgamated with Canadian First Mortgage Corporation 1980. Commenced business in Ontario 1950.

Officers: Chairman of the Board, C.G. Fleming; President and Chief Executive Officer, W.H. Somerville; Vice-President and General Manager, B.V. Mehlenbacher; Vice-President and Comptroller, R.G. Gassien; Vice-President and Treasurer, D.A. Baillie; Secretary, D.R. Horne
Directors: L.G. Allen, J.C. Barron, D.A. Bell, C.E. Bennett, W.B. Bishop, P.J. Bloemen, J.D. Bradley, J.K. Brown, J.A.N. Chiappetta, W.J. Corcoran, D.F. Cowling, B.J. Danson, J.S. Flavelle, C.G. Fleming, R.V. Frastacky, W.H. Fullford, J.W. Graham, A.G.S. Griffir, W.C. Hamilton, W.J.M. Henning, H.N.R. Jackman, J.A. Langford, B.A. Logan, W.A. MacDonald, R.N. McLaughlin, H.M. Morton, W.G. Munro, D.J. Murphy, J.J. Pigott, J.F. Reesor, N.E. Service, W.J. Shields, B.J. Sibold, J.R. Sinclair, D.J. Smith, W.H. Somerville, R.H. Soward, R.J. Stanbury, G.G. Thomson, H.L. VanWyck, H.H.R. Von Srbik, G.E. Wallace, D.R. Warren, J.D. Young
Auditors: Gaviller & Company and Clarkson Gordon

Capital Stock: Authorized 40,000,000 common shares of no par value and 162,303 preference shares of \$50 par value — \$8,115,150; of which 9,128,824 common shares have been issued for \$35,195,189 and 62,303 preference shares for \$3,115,150.
Fiscal Year: October 31.

WESTERN CAPITAL TRUST COMPANY

Head Office: Vancouver, British Columbia
 Federally incorporated 1979. Commenced business in Ontario in 1979.

Officers: President, D.R. Day; Vice-President, H.A.G. Kingsmill, General Manager, P.V. Jones
Directors: D.R. Day, A.F. Gibbons, J.W. Harbord, H.A.G. Kingsmill, G.R. Sharwood
Chief Agent in Ontario: Fraser & Beatty, First Canadian Place, Toronto, Ontario
Auditors: Thorne Riddell

Capital Stock: Authorized 500,000 common shares of \$10 par value — \$5,000,000, of which 400,301 have been issued for \$4,003,010.
Fiscal Year: December 31.

Tabulated Summaries of the Statements

(Subject to Correction)

FILED BY LOAN AND TRUST CORPORATIONS
PURSUANT TO SECTION 196 OF
THE LOAN AND TRUST CORPORATIONS ACT
FOR THE YEAR ENDED DECEMBER 31
1982

Loan Corporations
Assets
Liabilities and Shareholders' Equity
Statement of Income and Expenses
Statement of Retained Earnings
Statement of Reserves
Summary of Securities
Investment Income Earned
Other Operating Expenses
Gains and Losses on Investments

Assets

Ref. No.	
A. Provincial (Ontario) Corporations	
1	The Canborough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	London Loan Limited
5	The Municipal Savings & Loan Corporation
6	Nipissing Mortgage Corporation
7	Shoppers Mortgage and Loan Corporation
8	Terreguard Savings & Loan Company
Subtotals A	
B. Other Corporations	
9	Bank of Montreal Mortgage Corporation
10	Canada Permanent Mortgage Corporation
11	Canada Trustco Mortgage Company
12	CCB Mortgage Investment Corporation
13	Central and Eastern Mortgage Corporation
14	CIBC Mortgage Corporation
15	Continental Bank Mortgage Corporation
16	Credit Foncier
17	Equitrust Mortgage and Savings Company
18	Fedco Mortgage Investment Company
19	FidMor Mortgage Investors Corporation
20	First City Mortgage Company
21	Morguard Home Mortgage Investment Corporation
22	Morguard Mortgage Investment Company of Canada
23	Nova Scotia Savings & Loan Company
24	Procan Mortgage Corporation
25	Royal Bank Mortgage Corporation
26	The Royal Trust Company Mortgage Corporation
27	Royal Trustco Mortgage Company
28	Scotia Mortgage Corporation
29	Seel Mortgage Investment Corporation
30	Standard Loan Company
31	TD Mortgage Corporation
32	Victoria and Grey Mortgage Corporation
Subtotals B	
Totals 1982	
Totals 1981	

Loan Corporations — 1982

Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Commercial Loans	Mortgages	Real Estate	Investment in Subsidiaries	Investment Income Due and Accrued	Other Assets	Total Ref. Assets No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1,610	—	—	—	—	—	24,366	1,623	—	96	332	28,027 1
800	318	43	61	—	—	19,370	—	—	299	53	20,944 2
3,175	3,197	21	11	—	—	43,425	85	—	670	166	50,750 3
7,364	—	—	950	7	—	23,527	226	1,100	1,050	12	34,236 4
15,088	11,014	3,345	1,736	3,259	—	211,336	496	11,493	2,755	2,053	262,575 5
205	40	—	—	—	—	572	—	—	8	7	832 6
1,850	49	252	21	702	—	31,115	509	626	309	19	35,452 7
2,600	20,140	7,303	43	—	—	36,804	—	2,809	946	1,094	71,739 8
32,892	34,758	10,964	2,822	3,968	—	390,515	2,939	16,028	6,133	3,736	504,555
114,157	104,300	—	—	—	131,667	3,873,719	—	—	8,957	28,140	4,260,940 9
359,200	151,044	49,765	3,030	114,375	408,636	1,009,950	15,859	291,399	30,071	40,716	2,474,044 10
970,566	560,361	216,442	83,687	340,629	1,111,602	2,449,628	4,251	221,372	79,471	30,422	6,068,431 11
2,818	—	—	—	—	—	122,513	—	—	3,107	—	128,438 12
56,083	—	—	—	—	—	—	—	—	267	—	56,360 13
105,173	164,912	—	—	—	—	4,263,181	1,614	—	63,159	5,191	4,603,230 14
40,286	9,865	—	10,000	—	—	86,463	—	—	898	595	148,107 15
24,814	101,262	28,407	—	—	—	1,158,725	29,048	164,226	31,457	5,300	1,543,239 16
5,579	1,257	4,044	161	1,187	—	28,498	1,161	4,862	194	3,193	50,136 17
30	600	—	—	—	—	14,261	135	—	203	66	15,255 18
174	—	—	—	—	—	7,191	—	—	82	—	7,447 19
9,965	9,015	1,316	—	—	—	23,171	—	—	185	243	43,895 20
715	—	—	—	—	—	87,117	2,071	—	1,376	—	91,279 21
6	—	—	—	—	—	245,679	10,864	—	5,630	300	264,179 22
15,197	4,841	9,856	1,700	—	—	357,511	3,349	2,000	4,883	74	405,875 23
67,886	82,390	—	953	7,211	—	1,279,771	—	—	20,795	41,313	1,492,155 24
108,061	—	—	—	—	—	3,587,357	—	—	719	490	3,696,627 25
127,068	17	17,213	—	—	—	123,696	198	—	2,525	614	271,331 26
1,096	—	1,283	—	—	—	2,963	—	—	43	16	5,401 27
52,410	176,048	—	5,000	—	—	1,799,295	—	—	30,020	2,343	2,065,116 28
—	—	—	—	—	—	12,838	338	—	84	7	13,267 29
1,705	2,529	727	—	—	—	24,450	—	—	1,092	9	30,512 30
92,066	313,947	—	6,682	2,806	—	3,603,453	—	—	50,594	—	4,069,568 31
12,747	8,612	2,005	—	—	—	61,089	—	—	1,097	101	85,651 32
2,167,832	1,691,000	331,058	111,213	466,208	1,651,905	24,222,519	68,857	683,859	336,909	159,133	31,890,523
2,200,524	1,725,758	342,022	114,035	470,176	1,651,905	24,613,034	71,826	699,887	343,042	162,869	32,395,078
1,352,107	863,578	371,299	137,057	405,033	1,171,248	18,614,012	42,602	677,933	262,466	172,689	24,070,024

Liabilities and Shareholders' Equity

Deposits and Debentures

Ref. No.		Demand	Term	Interest Due and Accrued
A. Provincial (Ontario) Corporation				
1	The Canbrough Corporation	\$ —	\$ 24,407	\$ 207
2	Home Savings & Loan Corporation	219	17,024	1,066
3	Landmark Savings and Loan Association	—	46,742	886
4	London Loan Limited	—	28,609	2,107
5	The Municipal Savings & Loan Corporation	54,765	175,062	12,442
6	Nipissing Mortgage Corporation	100	—	—
7	Shoppers Mortgage and Loan Corporation	—	29,997	3,535
8	Ternguard Savings & Loan Company	—	43,101	2,345
Subtotals A		55,084	364,942	22,588
B. Other Corporations				
9	Bank of Montreal Mortgage Corporation	—	3,900,326	163,303
10	Canada Permanent Mortgage Corporation	872,070	1,212,395	96,274
11	Canada Trustco Mortgage Company	2,648,530	2,828,865	274,330
12	CCB Mortgage Investment Corporation	—	73,760	725
13	Central and Eastern Mortgage Corporation	—	52,741	1,084
14	CLBC Mortgage Corporation	17,555	4,099,173	203,227
15	Continental Bank Mortgage Corporation	—	121,464	6,388
16	Credit Foncier	6,142	1,342,417	57,253
17	Equitrust Mortgage and Savings Co.	122	10,776	2,352
18	Fedco Mortgage Investors Company	—	2,783	1,116
19	FidMor Mortgage Investors Corporation	—	40,134	304
20	First City Mortgage Company	2	69,785	1,830
21	Morguard Home Mortgage Investment Corporation	—	212,120	2,198
22	Morguard Mortgage Investment Company of Canada	—	333,763	6,716
23	Nova Scotia Savings & Loan Company	22,675	1,206,042	24,308
24	Procan Mortgage Corporation	6,877	3,437,342	72,743
25	Royal Bank Mortgage Corporation	—	218,876	81,969
26	The Royal Trust Company Mortgage Corporation	32,000	—	1,021
27	Royal Trustco Mortgage Company	—	1,834,179	106,595
28	Scotia Mortgage Corporation	—	8,856	377
29	Seel Mortgage Investment Corporation	—	26,593	1,433
30	Standard Loan Company	—	2,527,317	86,696
31	TD Mortgage Corporation	—	75,800	4,632
32	Victoria and Grey Mortgage Corporation	134	—	—
Subtotals B		3,606,107	23,660,340	1,196,874
Totals 1982		3,661,191	24,025,282	1,219,462
Totals 1981		3,390,699	17,826,504	826,660

Loan Corporations — 1982

Liabilities										Shareholders' Equity					Total Shareholders' Equity	Ref. No.
Bank Loans and Overdrafts	Income Tax Payable	Expenses Due and Accrued	Mortgages Dividends and Other Liabilities	Provision for Deficiency of Maximum Statutory Value	Deferred Income Taxes	Total Liabilities	Subordinated Notes	Share Capital	General Reserve	Investment Reserves	Retained Earnings					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
—	—	49	76	—	—	24,739	—	8,300	—	—	(5,012)	3,288	1	—		
752	59	57	—	—	119	19,296	—	1,000	500	—	148	1,648	3	—		
—	62	3	—	—	329	48,022	—	2,170	565	—	(7)	2,728	4	—		
—	14	107	—	—	362	31,199	1,100	2,207	257	—	(527)	1,937	5	—		
899	—	367	—	—	4,061	247,596	800	10,182	207	—	3,790	14,179	6	—		
19	—	3	1	—	11	134	—	654	—	—	44	698	7	—		
183	—	27	59	—	39	33,840	—	1,945	—	—	(333)	1,612	8	—		
1,337	—	145	20,124	—	—	67,052	—	4,674	332	—	(319)	4,687	—	—		
3,190	135	758	20,260	—	4,921	471,878	1,900	31,132	1,861	—	(2,216)	30,777	—	—		
931	—	2,488	6,981	—	8,286	4,082,315	—	167,351	—	—	11,274	178,625	9	—		
—	12	—	86,498	5,655	18,501	2,291,405	—	45,178	97,399	6,197	33,865	182,639	10	—		
—	173	—	6,339	7,472	9,489	5,775,198	—	131,966	109,914	7,154	44,199	293,233	11	—		
28,607	—	254	911	—	—	104,257	—	19,478	4,023	750	(70)	24,181	12	—		
—	17	2	—	—	—	53,844	—	2,500	—	—	16	2,516	13	—		
—	—	3,812	80,272	—	6,502	4,410,541	—	185,000	75	—	7,614	192,689	14	—		
11,425	—	214	1,020	—	—	140,511	—	7,500	—	—	36	7,596	15	—		
—	—	—	9,961	—	—	1,415,773	30,000	20,928	62,570	3,476	10,492	97,466	16	—		
—	—	14	16,331	931	—	44,583	—	5,820	2,063	—	(2,330)	5,553	17	—		
—	—	368	—	—	—	12,260	—	2,922	129	—	(16)	3,035	18	—		
—	—	34	—	—	—	3,121	—	3,005	1,202	—	119	4,326	19	—		
—	—	26	—	423	—	42,415	—	2,002	—	—	(522)	1,480	20	—		
—	—	45	2,037	—	—	74,065	—	16,926	425	—	(137)	17,214	21	—		
481	—	22	—	—	—	219,339	—	39,900	100	—	4,840	44,840	22	—		
1,049	780	94	1,053	1,115	2,064	386,901	1,100	5,201	11,000	—	1,673	17,874	23	—		
127,694	—	526	—	—	2,448	1,416,330	—	67,600	5,200	—	3,025	75,825	24	—		
10,507	3,333	2,436	—	—	18,298	3,553,885	—	129,800	—	—	12,942	142,742	25	—		
228	—	12	2,125	—	363	254,625	8,635	—	4,774	—	3,297	8,071	26	—		
—	—	—	—	—	6	6	—	5,005	26	—	364	5,395	27	—		
3,088	—	5,418	26,832	2	13,978	1,990,092	—	63,110	2,300	—	9,614	75,024	28	—		
82	—	175	230	—	—	9,720	—	2,891	596	—	60	3,547	29	—		
767	—	—	—	103	113	29,009	—	1,400	—	—	103	1,503	30	—		
—	2,735	5,232	1,250,959	—	14,597	3,887,536	—	167,120	—	—	14,912	182,032	31	—		
—	23	16	—	521	268	81,394	—	1,488	406	—	2,363	4,257	32	—		
184,859	7,073	21,188	1,491,549	16,222	94,913	30,279,125	39,735	1,094,091	302,202	17,577	157,793	1,571,663	—	—		
188,049	7,208	21,946	1,511,806	16,222	99,834	30,751,003	41,635	1,125,223	304,063	17,577	155,577	1,602,440	—	—		
345,775	4,006	41,647	254,670	12,178	93,585	22,795,724	1,900	891,913	247,359	19,006	114,122	1,272,400	—	—		

Statement of Income and Expenses

Ref.
No.

A. Provincial (Ontario) Corporations

- 1 The Canbrough Corporation
- 2 Home Savings & Loan Corporation
- 3 Landmark Savings and Loan Association
- 4 London Loan Limited
- 5 The Municipal Savings & Loan Corporation
- 6 Nipissing Mortgage Corporation
- 7 Shoppers Mortgage and Loan Corporation
- 8 Termguard Savings & Loan Company

Subtotals A

B. Other Corporations

- 9 Bank of Montreal Mortgage Corporation
- 10 Canada Permanent Mortgage Corporation
- 11 Canada Trustco Mortgage Company
- 12 CCB Mortgage Investment Corporation
- 13 Central and Eastern Mortgage Corporation
- 14 CIBC Mortgage Corporation
- 15 Continental Bank Mortgage Corporation
- 16 Credit Foncier
- 17 Equitrust Mortgage and Savings Company
- 18 Fedco Mortgage Investment Company
- 19 FidMor Mortgage Investors Corporation
- 20 First City Mortgage Company
- 21 Morguard Home Mortgage Investment Corporation
- 22 Morguard Mortgage Investment Company of Canada
- 23 Nova Scotia Savings & Loan Company
- 24 Procan Mortgage Corporation
- 25 Royal Bank Mortgage Corporation
- 26 The Royal Trust Company Mortgage Corporation
- 27 Royal Trustco Mortgage Company
- 28 Scotia Mortgage Corporation
- 29 Seel Mortgage Investment Corporation
- 30 Standard Loan Company
- 31 T D Mortgage Corporation
- 32 Victoria and Grey Mortgage Corporation

Subtotals B

Totals 1982

Totals 1981

Loan Corporations — 1982

Investment Income Earned	Income		Expenses					Profit Before Gains or Losses on Investments	Net Gain (Loss) on Investments	Profit Before Taxes	Income Taxes	Net Ref. Profit No.
	Other Income	Total Income	Interest Incurred	Salaries and Graft Benefits	Other Operating Expenses	Depreciation	Total Expenses					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
2,119	16	2,135	1,965	—	315	—	2,280	(145)	(46)	(191)	—	1
2,725	77	2,802	2,214	172	150	3	2,539	263	(33)	230	119	2
6,449	9	6,458	5,840	195	251	8	6,294	164	(31)	133	68	3
34,360	1,125	35,485	28,786	2,005	2,158	239	33,188	2,297	(680)	1,617	835	4
113	—	113	11	17	12	—	40	73	—	73	26	5
4,984	19	5,003	4,283	548	174	28	5,033	(30)	(74)	(104)	(17)	6
4,053	244	4,297	3,596	192	1,212	23	5,023	(726)	1,468	742	—	7
56,863	1,591	60,454	50,243	3,239	4,587	304	58,373	2,081	281	2,362	1,031	1,331
488,190	14,985	503,175	458,026	4,143	14,983	—	477,152	26,023	24	26,047	286	9
296,472	397	296,869	259,561	16,018	17,180	1,003	293,762	3,107	6,461	9,568	(4,208)	10
798,734	20,736	819,470	696,040	50,720	38,726	4,049	789,535	29,935	(12,562)	17,373	(3,543)	11
21,263	639	21,902	16,370	144	1,379	—	17,833	4,009	(1,550)	2,459	—	12
6,578	—	6,578	6,197	1	347	—	6,545	33	—	33	17	13
512,275	5,700	517,975	463,981	5,969	34,986	180	505,116	12,859	—	12,859	655	14
15,620	2	15,622	14,552	—	1,138	—	15,690	(68)	(432)	(500)	(596)	15
209,988	4,016	214,004	193,462	12,776	8,997	588	215,823	(1,819)	5,059	3,240	(3,367)	16
5,252	559	5,811	6,266	195	293	78	6,832	(1,021)	(466)	(1,487)	(879)	17
2,000	10	2,010	1,400	—	124	—	1,524	486	(106)	380	—	18
1,210	—	1,210	445	8	118	—	571	635	(93)	546	—	19
4,827	—	4,827	5,158	—	139	—	5,297	(470)	—	(470)	(309)	20
10,740	—	10,740	7,908	—	516	—	8,424	2,316	(157)	2,159	—	21
33,943	1,202	35,145	25,302	—	2,498	—	27,800	7,345	(1,950)	5,395	—	22
53,876	694	54,570	45,970	2,607	2,202	91	50,870	3,700	(1,189)	2,511	948	23
209,995	1,063	211,058	190,379	529	9,188	—	200,096	10,962	—	10,962	1,177	24
442,217	33	442,250	396,743	2,896	22,606	—	422,245	20,005	—	20,005	9,338	25
31,181	13	31,194	28,684	11	1,435	—	30,130	1,064	(20)	1,044	74	26
646	—	646	—	—	29	—	29	617	—	617	300	27
248,551	6,362	254,913	224,013	1,556	12,150	—	237,719	17,194	(1,726)	15,468	1,783	28
2,106	—	2,106	1,361	5	267	3	1,636	470	(269)	201	—	29
4,173	—	4,173	3,676	1	224	—	3,901	272	(6)	266	103	30
453,270	22	453,292	402,724	—	26,288	—	429,012	24,280	—	24,280	8,994	31
10,439	11	10,450	8,782	258	587	—	9,627	823	(19)	804	359	32
3,863,546	56,444	3,919,990	3,457,000	97,837	196,400	5,992	3,757,229	162,761	(9,001)	153,760	11,132	142,628
3,922,409	58,035	3,980,444	3,507,243	101,076	200,987	6,296	3,815,602	164,842	(8,720)	156,122	12,163	143,959
2,797,810	41,988	2,839,798	2,515,355	100,699	125,652	5,241	2,746,947	92,851	11,047	103,898	822	103,076

Statement of Retained Earnings

Loan Corporations — 1982

Ref. No.		Add		Deduct			Closing Ref. Balance No.			
		Opening Balance	Net Profit	Other	Dividends	Transfer to (from) Reserves		Change in Provision for Maximum Statutory Values	Change in Assets not Admitted	Other
	A. Provincial (Ontario) Corporations									
1	The Canbrough Corporation	\$ (4,821)	\$ (191)	—	—	—	—	—	\$ —	1
2	Home Savings & Loan Corporation	37	111	—	—	—	—	—	—	2
3	Landmark Savings and Loan Association	1	65	—	86	(20)	—	7	—	3
4	London Loan Limited	(404)	(138)	—	—	—	—	(15)	—	4
5	The Municipal Savings & Loan Corporation	3,468	782	—	454	—	—	1	5	5
6	Nipissing Mortgage Corporation	82	47	—	98	—	—	—	—	6
7	Shoppers Mortgage and Loan Corporation	(196)	(87)	—	62	—	(33)	21	(13)	7
8	Ternguard Savings & Loan Company	(1,083)	742	—	—	—	—	(22)	—	8
	Subtotals A	(2,916)	1,331	—	700	(20)	(33)	(8)	(8)	(2,216)
	B. Other Corporations									
9	Bank of Montreal Mortgage Corporation	(3,059)	25,761	—	10,821	—	—	606	1	9
10	Canada Permanent Mortgage Corporation	46,172	13,776	—	2,064	3,000	4,893	464	15,662	10
11	Canada Trustco Mortgage Company	53,435	20,916	250	23,799	(296)	3,531	2,637	731	11
12	CCB Mortgage Investment Corporation	—	2,459	—	2,459	(100)	—	(6)	176	12
13	Central and Eastern Mortgage Corporation	—	16	—	—	—	—	—	—	13
14	CIBC Mortgage Corporation	4,320	12,204	—	7,245	—	—	1,665	—	14
15	Continental Bank Mortgage Corporation	1	96	—	—	—	—	—	—	15
16	Credit Foncier	9,593	6,607	(86)	6,699	(2,149)	—	1,072	1	16
17	Equitrust Mortgage and Savings Company	(1,761)	(608)	(250)	138	—	(789)	360	2	17
18	Fedco Mortgage Investment Company	44	380	—	386	—	—	54	—	18
19	FidMor Mortgage Investors Corporation	87	546	—	518	—	—	(4)	—	19
20	First City Mortgage Company	(151)	(161)	—	—	203	—	7	—	20
21	Morguard Home Mortgage Investment Corporation	(112)	2,159	—	2,031	—	—	153	—	21
22	Morguard Mortgage Investment Company of Canada	(458)	5,395	—	—	—	—	97	—	22
23	Nova Scotia Savings & Loan Company	964	1,563	—	864	493	(446)	(128)	71	23
24	Procan Mortgage Corporation	(1,954)	9,785	—	4,957	—	—	(501)	(1)	24
25	Royal Bank Mortgage Corporation	8,846	10,667	—	7,073	—	—	(151)	(1)	25
26	The Royal Trust Company Mortgage Corporation	2,577	970	—	250	—	—	—	—	26
27	Royal Trustco Mortgage Company	392	317	—	344	—	—	—	1	27
28	Scotia Mortgage Corporation	(7,048)	13,685	—	—	—	(2,490)	(486)	(1)	28
29	Seel Mortgage Investment Corporation	29	201	1	168	—	—	3	—	29
30	Standard Loan Company	(172)	163	—	—	—	(119)	8	(1)	30
31	TD Mortgage Corporation	(946)	15,286	—	8,995	(8,991)	—	(576)	—	31
32	Victoria and Grey Mortgage Corporation	1,744	445	—	—	—	(174)	—	—	32
	Subtotals B	112,543	142,628	(85)	78,811	(7,840)	4,406	5,274	16,642	157,793
	Totals 1982	139,627	143,959	(85)	79,511	(7,860)	4,373	5,266	16,634	155,577
	Totals 1981	138,800	103,076	3,142	106,025	(4,151)	8,757	16,956	3,309	114,122

Statement of Reserves

Loan Corporations — 1982

Ref. No.	Opening Balance	Transfer From (to) Retained Earnings	Premium on Capital	Other	Closing Balance	Ref. No.
A. Provincial (Ontario) Corporations						
1	\$ —	\$ —	\$ —	\$ —	\$ —	1
2	500	—	—	—	500	2
3	585	(20)	—	—	565	3
4	258	—	—	(1)	257	4
5	167	—	—	40	207	5
6	—	—	—	—	—	6
7	—	—	—	—	—	7
8	317	—	15	—	332	8
Subtotals A	1,827	(20)	15	39	1,861	
Other Corporations						
9	—	—	—	—	—	9
10	61,159	3,000	41,062	(1,625)	103,596	10
11	94,879	(296)	22,329	156	117,068	11
12	4,797	(100)	—	76	4,773	12
13	—	—	—	—	—	13
14	75	—	—	—	75	14
15	—	—	—	—	—	15
16	68,195	(2,149)	—	—	66,046	16
17	2,062	—	—	—	2,063	17
18	129	—	—	1	129	18
19	1,202	—	—	—	1,202	19
20	—	203	—	(203)	—	20
21	425	—	—	—	425	21
22	100	—	—	—	100	22
23	10,506	493	1	—	11,000	23
24	5,200	—	—	—	5,200	24
25	—	—	—	—	—	25
26	4,774	—	—	—	4,774	26
27	26	—	—	—	26	27
28	900	—	1,400	—	2,300	28
29	618	—	(23)	1	596	29
30	—	—	—	—	—	30
31	8,991	(8,991)	—	—	—	31
32	407	—	—	(1)	406	32
Subtotals B	264,445	(7,840)	64,769	(1,595)	319,779	
Totals 1982	266,272	(7,860)	64,784	(1,556)	321,640	
Totals 1981	218,532	(4,151)	28,352	23,632	266,365	

Summary of Securities

Ref.
No.

A. Provincial (Ontario) Corporations

- 1 The Canbrough Corporation
- 2 Home Savings & Loan Corporation
- 3 Landmark Savings and Loan Association
- 4 London Loan Limited
- 5 The Municipal Savings & Loan Corporation
- 6 Nipissing Mortgage Corporation
- 7 Shoppers Mortgage and Loan Corporation
- 8 Termguard Savings & Loan Company

Subtotals A

Loan Corporations — 1982

	Bonds					Stocks			Ref. No.
	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total	Preferred	Common	
	\$	\$	\$	\$	\$	\$	\$	\$	Total
B.V.	—	—	—	—	—	—	—	—	1
M.V.	—	—	—	—	—	—	—	—	—
B.V.	318	—	—	—	—	318	25	18	43
M.V.	311	—	—	—	—	311	27	18	45
B.V.	1,496	1,701	—	—	—	3,197	20	1	21
M.V.	1,238	1,435	—	—	—	2,673	20	1	21
B.V.	—	—	—	—	—	—	—	—	4
M.V.	—	—	—	—	—	—	—	—	—
B.V.	6,409	2,344	—	—	2,261	11,014	3,293	52	3,345
M.V.	6,055	1,805	—	—	2,216	10,076	2,351	6	2,357
B.V.	—	15	—	—	25	40	—	—	6
M.V.	—	10	—	—	16	26	—	—	—
B.V.	—	—	—	—	49	49	250	2	252
M.V.	—	—	—	—	16	16	250	1	251
B.V.	16,433	2,585	—	—	1,122	20,140	4,071	3,232	7,303
M.V.	16,939	2,629	—	—	999	20,567	4,276	3,574	7,850
B.V.	24,656	6,645	—	—	3,457	34,758	7,659	3,305	10,964
M.V.	24,543	5,879	—	—	3,247	33,669	6,924	3,600	10,524

(continued)

Summary of Securities (continued)

Ref. No.	
B. Other Corporations	
9	Bank of Montreal Mortgage Corporation
10	Canada Permanent Mortgage Corporation
11	Canada Trustco Mortgage Company
12	CCB Mortgage Investment Corporation
13	Central and Eastern Mortgage Corporation
14	CIBC Mortgage Corporation
15	Continental Bank Mortgage Corporation
16	Credit Foncier
17	Equitrust Mortgage and Savings Company
18	Fedco Mortgage Investment Company
19	FidMor Mortgage Investors Corporation
20	First City Mortgage Company
21	Morguard Home Mortgage Investment Corporation
22	Morguard Mortgage Investment Co. of Canada
23	Nova Scotia Savings & Loan Company
24	Procan Mortgage Corporation

Loan Corporations 1982

	Bonds					Stocks			Ref. No.
	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total	Preferred	Common	
B.V.	—	—	—	—	104,300	104,300	—	—	9
M.V.	—	—	—	—	104,300	104,300	—	—	—
B.V.	64,546	43,147	—	6,885	36,466	151,044	39,307	10,458	10
M.V.	63,850	41,651	—	6,884	36,412	148,797	34,757	10,107	44,164
B.V.	266,788	241,532	—	36,771	15,270	560,361	195,730	20,712	11
M.V.	275,316	242,394	—	36,770	15,250	569,730	191,809	17,181	208,990
B.V.	—	—	—	—	—	—	—	—	12
M.V.	—	—	—	—	—	—	—	—	—
B.V.	—	—	—	—	—	—	—	—	13
M.V.	—	—	—	—	—	—	—	—	—
B.V.	65,312	—	—	—	99,600	164,912	—	—	14
M.V.	81,740	—	—	—	99,600	181,340	—	—	—
B.V.	—	—	—	9,864	—	9,864	—	—	15
M.V.	—	—	—	9,864	—	9,864	—	—	—
B.V.	74	15,102	23,408	34,978	27,699	101,261	19,330	9,077	16
M.V.	46	17,691	25,876	34,982	27,658	106,253	18,841	9,067	27,908
B.V.	323	324	10	—	600	1,257	3,694	350	17
M.V.	246	229	9	—	485	969	2,729	500	3,229
B.V.	—	—	—	—	—	—	—	—	18
M.V.	—	—	—	—	—	—	—	—	—
B.V.	—	—	—	—	—	—	—	—	19
M.V.	—	—	—	—	—	—	—	—	—
B.V.	—	—	—	8,515	500	9,015	1,316	—	20
M.V.	—	—	—	8,515	500	9,015	893	—	893
B.V.	—	—	—	—	—	—	—	—	21
M.V.	—	—	—	—	—	—	—	—	—
B.V.	—	—	—	—	—	—	—	—	22
M.B.	—	—	—	—	—	—	—	—	—
B.V.	4,077	149	—	—	615	4,841	7,763	2,093	23
M.V.	4,215	168	—	—	615	4,998	6,633	2,094	8,727
B.V.	—	4,995	—	—	77,395	82,390	—	—	24
M.V.	—	5,750	—	—	77,395	83,145	—	—	—
(continued)									

(continued)

Summary of Securities (continued)

Ref. No.	
B. Other Corporations (cont'd)	
25	Royal Bank Mortgage Corporation
26	The Royal Trust Company Mortgage Corporation
27	Royal Trustco Mortgage Company
28	Scotia Mortgage Corporation
29	Seel Mortgage Investment Corporation
30	Standard Loan Company
31	TD Mortgage Corporation
32	Victoria and Grey Mortgage Corporation
Subtotals B	
Totals 1982	
Totals 1981	

Loan Corporations — 1982

	Bonds					Stocks			Ref. No.
	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total	Preferred	Common	Total
B.V.	—	—	—	—	—	—	—	—	—
M.V.	—	—	—	—	—	—	—	—	25
B.V.	—	11	—	—	6	17	7,209	10,004	17,213
M.V.	—	8	—	—	6	14	4,807	11,028	15,835
B.V.	—	—	—	—	—	—	1,283	—	1,283
M.V.	—	—	—	—	—	—	1,341	—	1,341
B.V.	1,998	—	—	—	174,050	176,048	—	—	—
M.V.	1,996	—	—	—	174,050	176,046	—	—	28
B.V.	—	—	—	—	—	—	—	—	—
M.V.	—	—	—	—	—	—	—	—	29
B.V.	—	—	—	—	—	—	653	74	727
M.V.	—	—	—	—	—	—	551	74	625
B.V.	—	—	—	—	313,947	313,947	—	—	—
M.V.	—	—	—	—	313,947	313,947	—	—	31
B.V.	8,207	75	8	—	322	8,612	1,528	477	2,005
M.V.	8,538	51	7	—	254	8,850	1,290	263	1,553
B.V.	411,325	305,335	23,426	97,013	850,770	1,687,869	277,813	53,245	331,058
M.V.	435,947	307,942	25,892	97,015	850,472	1,717,268	262,951	50,314	313,265
B.V.	435,981	311,980	23,426	97,013	854,227	1,722,627	285,472	56,550	342,022
M.V.	460,490	313,821	25,892	97,015	853,719	1,750,937	289,875	53,914	323,789
B.V.	220,107	220,585	3,586	100,960	318,340	863,578	309,172	62,127	371,299
M.V.	210,520	216,802	3,429	100,573	315,653	846,977	281,206	73,951	355,157

Investment Income Earned

Ref. No.	
A. Provincial (Ontario) Corporations	
1	The Canbrough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	London Loan Limited
5	The Municipal Savings & Loan Corporation
6	Nipissing Mortgage Corporation
7	Shoppers Mortgage and Loan Corporation
8	Ternguard Savings & Loan Company
	Subtotals A
B. Other Corporations	
9	Bank of Montreal Mortgage Corporation
10	Canada Permanent Mortgage Corporation
11	Canada Trustco Mortgage Company
12	CCB Mortgage Investment Corporation
13	Central and Eastern Mortgage Corporation
14	CIBC Mortgage Corporation
15	Continental Bank Mortgage Corporation
16	Credit Foncier
17	Equitrust Mortgage and Savings Company
18	Fedco Mortgage Investment Company
19	FidMor Mortgage Investors Corporation
20	First City Mortgage Company
21	Morguard Home Mortgage Investment Corporation
22	Morguard Mortgage Investment Co. of Canada
23	Nova Scotia Savings & Loan Company
24	Procan Mortgage Corporation
25	Royal Bank Mortgage Corporation
26	The Royal Trust Company Mortgage Corporation
27	Royal Trustco Mortgage Company
28	Scotia Mortgage Corporation
29	Seel Mortgage Investment Corporation
30	Standard Loan Company
31	TD Mortgage Corporation
32	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1982
	Totals 1981

Loan Corporations — 1982

Cash Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Real Estate	Subsidiaries	Other	Total	Ref. No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
114	—	—	—	—	2,005	—	—	—	2,119	1
147	34	—	10	—	2,534	—	—	—	2,725	2
449	303	1	1	—	5,695	—	—	—	6,449	3
816	—	—	10	—	3,230	4	—	—	4,060	4
2,295	1,141	289	202	543	29,792	—	(475)	573	34,360	5
3	—	—	—	—	78	—	—	32	113	6
554	—	23	—	—	4,336	47	24	—	4,984	7
129	706	28	8	—	2,894	—	—	288	4,053	8
4,507	2,184	341	231	543	50,564	51	(451)	893	58,863	
12,594	10,304	—	—	—	456,305	—	8,987	—	488,190	9
36,774	19,345	4,759	2,569	19,521	139,826	(2,029)	8,645	67,062	296,472	10
172,240	54,666	20,081	169,436	52,350	327,279	—	—	2,682	798,734	11
361	—	—	—	—	20,902	—	—	—	21,263	12
6,578	—	—	—	—	—	—	—	—	6,578	13
8,197	12,109	—	—	—	490,931	92	—	946	512,275	14
3,961	—	—	—	—	10,121	—	859	679	15,620	15
6,064	7,891	2,362	—	—	174,301	2,913	16,419	38	209,988	16
513	105	353	57	118	4,188	—	(82)	—	5,252	17
60	—	—	—	—	1,940	—	—	—	2,000	18
138	—	—	—	—	1,072	—	—	—	1,210	19
215	2,848	135	—	—	1,629	—	—	—	4,827	20
99	—	—	—	—	10,641	—	—	—	10,740	21
71	—	—	—	—	33,872	—	—	—	33,943	22
1,762	704	928	226	1,190	49,270	(204)	—	—	53,876	23
11,216	8,701	—	—	—	190,078	—	—	—	209,995	24
16,641	—	—	—	—	425,576	—	—	—	442,217	25
10,800	2	984	—	—	18,918	—	—	477	31,181	26
163	—	26	—	—	365	—	—	92	646	27
6,426	12,742	573	42	—	228,418	—	—	350	248,551	28
46	—	—	—	—	2,041	19	—	—	2,106	29
252	—	68	—	—	3,853	—	—	—	4,173	30
8,593	6,907	—	—	357	437,413	—	—	—	453,270	31
1,270	1,076	109	—	—	7,984	—	—	—	10,439	32
305,034	137,400	30,378	172,330	73,536	3,036,923	791	34,828	72,326	3,863,546	
309,541	139,584	30,719	172,561	74,079	3,087,487	842	34,377	73,219	3,922,409	
217,555	122,580	27,143	125,790	53,393	2,119,330	1,244	34,041	96,734	2,797,810	

Other Operating Expenses

Ref.
No.

A. Provincial (Ontario) Corporations

1	The Canbrough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	London Loan Limited
5	The Municipal Savings & Loan Corporation
6	Nipissing Mortgage Corporation
7	Shoppers Mortgage and Loan Corporation
8	Terreguard Savings & Loan Company

Subtotals A

B. Other Corporations

9	Bank of Montreal Mortgage Corporation
10	Canada Permanent Mortgage Corporation
11	Canada Trustco Mortgage Company
12	CCB Mortgage Investment Corporation
13	Central and Eastern Mortgage Corporation
14	CIBC Mortgage Corporation
15	Continental Bank Mortgage Corporation
16	Credit Foncier
17	Equitrust Mortgage and Savings Company
18	Fedco Mortgage Investment Company
19	FidMor Mortgage Investors Corporation
20	First City Mortgage Company
21	Morguard Home Mortgage Investment Corporation
22	Morguard Mortgage Investment Co. of Canada
23	Nova Scotia Savings & Loan Company
24	Procan Mortgage Corporation
25	Royal Bank Mortgage Corporation
26	The Royal Trust Company Mortgage Corporation
27	Royal Trustco Mortgage Company
28	Scotia Mortgage Corporation
29	Seel Mortgage Investment Corporation
30	Standard Loan Company
31	TD Mortgage Corporation
32	Victoria and Grey Mortgage Corporation

Subtotals B

Totals 1962

Totals 1961

Loan Corporations — 1982

Advertising	Auditors' Fees	Commissions on Deposits and Debentures	Insurance		Legal Fees	Mortgage Fees	Rents		Consulting Expense	Processing and Accounting Expenses	Management Fees		Miscellaneous	Total	Ref. No.
			Deposit	Other			Premises	Equipment							
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	28	—	—	6	9	62	—	—	20	—	150	—	40	315	1
15	8	6	5	6	3	7	21	—	1	9	—	—	69	150	2
15	17	4	1	11	—	—	23	—	5	32	—	—	143	251	3
15	15	12	—	11	2	—	32	5	123	17	—	—	83	315	4
153	48	69	57	44	81	154	331	43	38	154	—	—	986	2,158	5
—	3	—	—	1	—	—	1	—	—	—	—	—	7	12	6
10	25	32	10	5	3	—	15	18	—	—	—	—	56	174	7
40	42	33	6	2	46	27	25	1	—	47	808	—	135	1,212	8
248	186	156	79	86	144	250	448	67	187	259	958	1,519	4,567	4,567	
696	69	679	221	72	27	3,141	702	1,958	—	—	—	—	7,418	14,983	9
1,216	121	143	245	162	104	49	3,168	2,225	158	—	—	—	9,589	17,180	10
2,514	96	7	1,183	457	304	199	7,130	7,241	62	355	—	—	19,178	38,726	11
16	—	65	—	—	82	—	—	—	1,063	—	—	—	153	1,379	12
—	3	—	11	—	—	—	—	—	—	—	331	—	2	347	13
118	106	862	443	—	223	8,615	831	134	400	584	20,338	2,332	29	34,986	14
—	—	—	4	—	—	—	—	112	—	1,155	1,105	—	4,383	1,138	15
536	82	815	134	41	69	116	1,554	—	—	—	—	—	94	8,987	16
—	8	—	—	—	11	135	—	—	50	—	—	—	4	283	17
3	—	1	4	—	—	18	—	—	94	—	—	—	118	124	18
—	8	5	—	2	11	—	—	—	83	—	—	—	9	119	19
—	10	39	10	—	—	52	—	—	—	—	—	—	28	139	20
6	9	46	11	—	23	201	—	—	—	—	152	—	68	516	21
146	19	168	46	—	18	403	—	—	—	—	1,349	—	349	2,498	22
213	38	108	3	146	258	17	355	220	—	—	—	—	844	2,202	23
13	48	1,583	307	24	41	4,572	79	669	—	—	758	—	1,094	9,188	24
12	34	3,263	370	—	15	6,685	—	155	—	2,009	—	—	10,063	22,606	25
—	20	768	8	—	6	410	—	—	—	—	—	—	223	1,435	26
2	—	—	—	—	—	9	—	—	—	—	—	—	18	29	27
—	43	2,548	129	50	86	4,829	111	—	—	1,356	95	—	2,903	12,150	28
—	13	8	—	8	4	—	2	—	127	76	—	—	17	267	29
12	7	33	6	—	1	—	—	—	—	—	167	—	10	224	30
—	33	5,582	263	—	79	10,066	—	—	—	—	4,414	—	5,851	26,288	31
—	14	36	1	—	—	383	21	7	—	32	—	—	93	587	32
5,503	781	16,759	3,394	962	1,362	39,900	13,953	12,721	2,037	5,567	28,709	64,752	196,400	196,400	
5,751	967	16,915	3,473	1,048	1,506	40,150	14,401	12,788	2,224	5,826	29,667	66,271	200,987	200,987	
6,126	922	14,456	2,761	1,348	1,187	24,768	11,755	6,459	—	—	—	—	55,870	125,652	

Gains and Losses on Investments

Ref. No.		Realized on			
		Bonds		Stocks	
		Gains	Losses	Gains	Losses
A. Provincial (Ontario) Corporations					
1	The Canbrough Corporation	\$	\$	\$	\$
2	Home Savings & Loan Corporation	—	—	—	—
3	Landmark Savings and Loan Association	—	—	—	—
4	London Loan Limited	—	—	—	—
5	The Municipal Savings & Loan Corporation	273	—	—	2
6	Nipissing Mortgage Corporation	—	—	—	—
7	Shoppers Mortgage and Loan Corporation	—	—	—	—
8	Termguard Savings & Loan Co.	2,392	—	19	—
	Subtotals A	2,665	—	19	2
B. Other Corporations					
9	Bank of Montreal Mortgage Corporation	—	—	—	—
10	Canada Permanent Mortgage Corporation	220	2	7,269	1,026
11	Canada Trustco Mortgage Company	1,312	30	5,631	598
12	CCB Mortgage Investment Corporation	—	—	—	—
13	Central and Eastern Mortgage Corporation	—	—	—	—
14	CIBC Mortgage Corporation	—	—	—	—
15	Continental Bank Mortgage Corporation	—	—	—	—
16	Credit Foncier	31	—	88	—
17	Equitrust Mortgage and Savings Company	—	—	—	—
18	Fedco Mortgage Investment Company	—	—	—	—
19	FidMor Mortgage Investors Corporation	—	—	—	—
20	First City Mortgage Company	—	—	—	—
21	Morguard Home Mortgage Investment Corporation	—	—	—	—
22	Morguard Mortgage Investment Co. of Canada	—	—	—	—
23	Nova Scotia Savings & Loan Company	53	—	64	57
24	Procan Mortgage Corporation	—	—	—	—
25	Royal Bank Mortgage Corporation	—	—	—	—
26	The Royal Trust Company Mortgage Corporation	—	—	183	—
27	Royal Trustco Mortgage Company	—	—	—	—
28	Scotia Mortgage Corporation	—	2	—	1,401
29	Seel Mortgage Investment Corporation	—	—	—	—
30	Standard Loan Company	—	—	—	—
31	TD Mortgage Corporation	—	—	—	—
32	Victoria and Grey Mortgage Corporation	—	—	—	—
	Subtotals B	1,616	34	13,235	3,082
	Totals 1982	4,281	34	13,254	3,084
	Totals 1981	36	1,812	20,449	120

Loan Corporations — 1982

Sale or Maturity	Adjustment of Book Values												
	Mortgages				Net Realized Gains (Losses)	Bonds		Stocks		Mortgages		Other	Net Gains Ref. (Losses) No.
	Gains	Losses	Gains	Losses		Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	—	46	—	—	(46)	—	—	—	—	—	—	—	1
—	—	5	—	—	(5)	—	—	—	—	28	—	—	2
—	—	—	31	—	(31)	—	—	—	—	—	—	—	3
—	—	75	—	—	(146)	—	—	—	—	110	—	67	4
—	—	828	—	—	(680)	—	—	—	—	—	—	—	5
—	—	—	—	—	—	—	—	—	—	—	—	—	6
—	—	—	—	—	—	—	—	—	—	28	—	13	7
—	—	—	103	—	2,586	21	—	364	—	—	—	733	8
—	954	278	328	—	1,678	21	—	397	—	166	—	813	281
—	—	—	—	—	—	—	—	—	—	—	—	—	24
—	—	—	—	—	6,461	—	—	—	—	—	—	—	9
3	1,945	—	—	—	4,373	—	—	—	—	—	363	17,298	10
—	—	—	—	—	—	—	—	—	—	1,550	—	—	11
—	—	—	—	—	—	—	—	—	—	—	—	—	12
—	—	—	—	—	—	—	—	—	—	—	—	—	13
—	—	—	—	—	—	—	—	—	—	—	—	—	14
—	—	—	—	—	—	—	—	—	—	432	—	—	15
—	—	—	—	—	—	—	—	—	—	—	—	—	16
34	3,047	7,987	—	—	5,059	—	—	—	—	—	—	500	17
—	—	—	—	—	34	—	—	—	—	106	—	—	18
—	—	—	—	—	—	—	—	—	—	93	—	—	19
—	—	—	—	—	—	—	—	—	—	—	—	—	20
—	—	—	—	—	(32)	—	—	—	—	125	—	—	21
—	—	—	—	—	(88)	—	—	—	—	1,950	—	—	22
—	—	—	213	—	—	—	—	—	—	1,101	—	—	23
—	—	—	—	—	—	—	—	—	—	—	—	—	24
—	—	—	—	—	—	—	—	—	—	—	—	—	25
—	—	—	—	—	—	—	—	—	—	108	—	—	26
—	95	—	—	—	88	—	—	—	—	—	—	—	27
—	—	—	—	—	(1,403)	—	—	—	—	—	—	—	28
—	—	—	—	—	—	—	—	—	—	323	—	—	29
—	—	—	—	—	—	—	—	—	—	269	—	—	30
—	—	—	—	—	—	—	—	—	—	6	—	—	31
—	—	—	—	—	—	—	—	—	—	—	—	—	32
—	—	—	—	—	—	—	—	—	—	19	—	—	(19)
37	5,087	8,052	245	—	14,492	—	—	—	—	6,082	387	17,798	(9,001)
37	6,041	8,330	573	21	16,170	—	—	397	—	6,248	387	18,611	(8,720)
5	865	2,437	3,653	—	16,471	—	—	—	—	2,858	11	2,941	11,047

Assets

TRUST COMPANIES

Assets
Liabilities and Shareholders' Equity
Statement of Income and Expenses
Statement of Retained Earnings
Statement of Reserves
Summary of Securities
Investment Income Earned
Other Operating Expenses
Gains and Losses on Investments
Estate Trusts and Agencies
Under Administration

GUARANTEED TRUST FUNDS

Ref. No.		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Commercial Loans	Mortgages	Investment Income Due and Accrued
		\$	\$	\$	\$	\$	\$	\$	\$
1	A. Provincial (Ontario) Corporations	12,259	—	—	2,467	118	—	29,869	462
2	Cabot Trust Company	11,594	—	—	1,358	—	—	28,670	342
3	Community Trust Company Ltd.	8,920	155	1,682	1,038	866	—	43,212	759
4	Counsel Trust Company	1,842	3,069	10,262	5,788	3,082	—	151,721	2,649
5	District Trust Company	3,067	2,754	—	8	—	—	2,088	101
6	The Dominion Trust Company	3,204	130	—	—	383	—	8,112	147
7	The Effort Trust Company	3,946	—	574	19,620	—	—	—	2,286
8	Executive Trust Company	1,120	384	—	—	—	—	13,516	199
9	Family Trust Corporation	21,767	2,776	10,165	25,520	213	—	89,149	2,941
10	Financial Trust Company	1,220	1,058	355	1,946	1,851	—	21,018	352
11	Huron Trust Company	—	—	—	—	—	—	—	—
12	London Trust & Savings Corporation	10	5,974	1,778	1,821	—	—	22,910	582
13	Monarch Trust Company	494	447	—	—	—	—	47,213	412
14	The Municipal Trust Company	428,188	420,204	72,943	8,039	291,895	—	1,404,743	34,222
15	National Trust Company, Limited	1,950	—	—	—	—	—	17,471	208
16	Security Trust Company	4,000	—	—	—	—	—	66,958	961
17	Vanguard Trust of Canada Limited	261,370	340,321	87,463	21,371	101,925	—	2,751,237	38,817
	Victoria and Grey Trust Company	—	—	—	—	—	—	—	—
	Subtotals A	764,951	777,272	185,225	88,776	400,333	—	4,897,907	85,442

Trust Companies — 1982

COMPANY FUNDS

Other Assets	Total Guaranteed Fund Assets	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Real Estate	Investment in Subsidiaries	Investment Income Due and Accrued	Other Assets	Due from Guaranteed Trust Funds	Total Company Fund Assets	Total Ref. Assets No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	45,195	—	—	—	—	—	—	—	2	—	228	2,385	2,615	1
40	42,004	1,656	—	—	—	559	—	—	—	12	157	616	3,000	2
6,109	62,741	590	—	—	—	—	3,025	—	—	101	336	(3,021)	4,518	3
17,597	196,000	56	322	168	—	—	6,483	8,635	490	44	1,373	888	18,459	4
—	8,018	—	519	100	—	—	—	—	—	18	160	1,163	1,960	5
—	11,976	249	300	867	—	—	1,789	—	665	70	229	321	4,490	6
—	26,428	34	—	2,745	—	—	35	—	—	19	29	2	2,864	7
—	15,219	1,171	—	—	—	—	749	—	—	27	1,363	326	3,636	8
31,649	184,180	400	—	6,097	—	—	—	—	4,858	—	13,64	175	25,171	9
40	27,840	66	1,465	—	—	—	—	473	—	—	90	—	2,094	10
—	—	1,132	—	—	—	—	—	—	—	13	—	—	1,145	11
2	32,877	—	—	—	—	—	—	—	—	—	6	2,639	2,645	12
—	48,566	3	—	—	—	—	—	—	—	—	—	2,853	2,856	13
2,671	2,062,905	72,903	16,860	13,504	22	—	26	1,784	—	874	22,297	—	128,270	14
6	19,635	—	324	284	—	—	—	283	—	14	43	791	1,739	15
4,706	76,625	1	919	—	—	—	178	—	3,947	26	386	362	5,819	16
111	3,602,618	—	28,487	101,597	102	68	—	16,018	7,711	891	10,047	24,001	188,922	17
62,921	7,062,827	78,261	49,196	125,362	124	627	12,285	27,193	21,160	2,109	50,385	33,501	400,203	7,463,030

Assets

GUARANTEED TRUST FUNDS

Ref. No.		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Commercial Loans	Mortgages	Investment Income Due and Accrued	Other Assets
B. Other Corporations										
21	The Bankers' Trust Company	—	—	—	—	—	—	—	—	—
22	Bayshore Trust Company	1,064	15	—	—	—	—	3,883	—	—
23	Canada Permanent Trust Company	433,166	213,502	68,851	24,189	79,376	383,870	2,269,016	56,322	11,635
24	The Canada Trust Company	561,659	147,326	124,549	27,686	21,568	223,776	1,926,356	30,845	11,345
25	Central Trust Company	47,159	25,846	100,771	76,612	80,286	—	1,416,345	28,796	14,492
26	Continental Trust Company	17,163	347	828	4,952	178	—	122,292	2,923	3,329
27	Co-operative Trust Company of Canada	8,500	65,472	6,787	6,400	—	—	467,473	7,613	11,086
28	Credit Foncier Trust Company	7,080	46,769	17,345	—	—	—	566,688	11,772	420
29	Eaton Bay Trust Company	43,363	22,038	7,901	—	718	—	606,141	8,993	2,068
30	The Equitable Trust Company	1,000	8,327	855	—	—	—	14,112	93	79
31	The Fidelity Trust Company	43,894	10,419	1,915	5,709	130	—	621,760	11,607	145,332
32	First City Trust Company	17,722	85,450	125,208	9,470	3	54,408	926,957	6,874	256,391
33	General Trust of Canada	81,989	250,023	2,400	2,375	—	—	612,496	19,190	38,185
34	General Trust Inc.	—	—	—	52	—	—	43,081	479	875
35	Guaranty Trust Company of Canada	312,064	40,862	29,002	34,968	537,273	205,038	1,224,664	24,037	65,607
36	Guardian Trust Company	24,037	570	2,668	2,938	148	—	89,162	1,110	208
37	Income Trust Company	4,709	2,337	1,948	1,205	800	—	84,006	2,083	84
38	Inland Trust and Savings Corporation Limited	2,082	818	4,959	—	—	—	123,407	1,006	—
39	The Interior Trust Company	—	253	—	—	—	—	954	21	2
40	The International Trust Company	16,881	375	12,053	19,594	—	—	74,033	1,435	11,317
41	Investors Group Trust Company Limited	6,864	41,830	4,769	—	—	—	142,167	2,633	68
42	Marcil Trust Company	—	—	—	—	—	—	—	—	—
43	The Merchant Trust Company	—	—	—	—	—	—	—	—	—
44	Montreal Trust Company	81,816	140,168	14,652	10,471	—	—	319,693	7,767	12,733
45	Montreal Trust Company of Canada	109,761	167,748	32,000	22,793	—	—	628,920	13,775	—
46	The Morgan Trust Company	1,690	132	598	110	249	—	80,898	1,101	401
47	Morgan Trust Company of Canada	3,203	656	501	265	53	—	69,707	1,062	804
48	Morguard Trust Company	4,093	585	513	—	—	—	135,059	2,869	—
49	North Canadian Trust Company	1,392	100	—	4,149	209	—	30,148	1,035	1,301
50	The Premier Trust Company	4,894	9,588	—	235	—	—	106,014	833	—
51	Quebec Trust	39,803	120,522	4,271	—	25,950	—	477,470	13,201	4,091
52	The Regional Trust Company	2,389	145	—	603	29	—	20,965	293	129
53	The Royal Trust Company	363,684	135,963	52,817	17,122	15,629	—	1,025,569	20,502	114,657
54	Royal Trust Corporation of Canada	582,820	939,978	106,294	51,864	101,277	—	3,412,553	60,043	13,219
55	Savings and Investment Trust	45,843	37,333	3,360	8,670	—	—	159,535	5,010	108
56	Standard Trust Company	26,835	3,935	52,851	99,555	141	—	293,071	11,378	6,730
57	Sterling Trust Corporation	82,980	26,521	38,806	3,386	6,888	—	363,730	15,771	74,267
58	Western Capital Trust Company	7,222	—	152	1,000	—	—	52,271	1,362	430
Subtotals B		2,989,321	2,545,957	819,624	436,376	870,905	867,092	18,500,596	373,881	801,393
Totals 1982		3,754,272	3,323,229	1,004,849	525,152	1,271,238	867,092	23,196,503	459,323	864,314
Totals 1981		3,084,823	2,904,493	986,535	760,712	1,194,369	647,437	24,456,431	445,761	619,094

Trust Companies — 1982

COMPANY FUNDS

Total Guaranteed Fund Assets	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Real Estate	Investment in Subsidiaries	Investment Income Due and Accrued	Other Assets	Due from Guaranteed Trust Funds	Total Company Fund Assets	Total Ref. Assets No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
5,009	349	338	—	—	—	499	—	—	7	—	—	1,193	21
5,509	12	562	25	—	—	—	—	660	14	—	1,728	8,010	22
3,539,927	66,925	32,125	39,737	674	—	—	16,464	68	1,828	26,376	55,534	239,731	23
3,075,110	21,886	5,039	72,534	—	—	—	1,374	14,896	1,342	42,700	—	94,771	24
1,790,307	25,142	22,742	14,156	—	—	165	14,459	10,733	542	6,554	—	94,493	25
152,012	3,934	313	2,186	—	—	—	—	1,162	69	95	168	7,927	26
573,331	1,230	5,574	12,029	4,516	2	938	10,772	—	282	3,414	—	38,757	27
650,074	875	1,943	17,731	—	—	320	308	—	250	3,162	4,871	29,460	28
691,222	—	3,581	8,859	—	—	—	8,624	—	280	2,782	13,616	37,742	29
24,466	—	—	—	—	—	503	—	—	—	384	952	1,839	30
840,766	—	7,405	352	—	—	—	659	11,609	173	281	(10,164)	10,315	31
1,482,483	14,578	211	6,374	—	38	5,037	4,447	100,738	134	2,219	—	133,776	32
1,006,658	4,200	12,108	17,324	—	—	—	280	36,221	624	13,687	8,153	92,997	33
44,487	—	447	—	—	—	65	—	121	15	8,810	—	9,458	34
2,473,515	75,503	10	20,244	—	—	—	6,721	13,473	946	7,360	—	124,257	35
120,841	1,352	—	200	—	—	—	1,787	—	—	4,845	60	8,244	36
97,172	72	2,330	211	—	—	—	—	2,147	43	187	1,123	6,113	37
132,272	3,170	376	933	89	38	1,343	—	—	40	—	2,361	8,350	38
1,233	1,174	144	2,022	200	—	—	—	—	32	58	1	2,631	39
135,688	6,698	1,510	402	—	2	—	—	—	110	1,884	5,918	16,524	40
198,331	288	876	3,731	—	—	4,775	—	—	120	820	—	10,610	41
—	927	—	—	—	—	78	—	—	—	9	—	1,014	42
—	2	432	992	—	—	—	—	—	23	—	—	1,449	43
567,300	7,512	590	8,377	—	—	526	316	7,609	557	10,610	—	36,097	44
974,997	21,799	9	7,698	—	—	—	637	3,983	709	6,991	201	42,027	45
85,179	1,221	3,227	2,099	—	—	—	—	—	145	339	106	7,137	46
76,251	179	1,932	3,037	—	8	—	—	—	64	55	—	5,275	47
143,119	168	—	6,486	—	—	—	10,951	—	4	443	16,147	34,199	48
38,334	2,102	188	—	—	—	—	—	—	5	—	462	2,780	49
121,564	3,000	1,001	936	119	—	4,894	2,293	—	113	358	—	12,714	50
685,308	10,345	10,914	573	—	290	8,523	272	2,334	743	5,495	—	724,797	51
25,057	723	—	—	—	—	—	—	—	24	16	1,738	2,501	52
1,745,943	9,341	831	64,719	—	—	—	3,671	22,634	924	14,118	—	116,238	53
5,268,048	15,189	10,252	215,435	2,213	—	28,553	6,869	—	4,778	13,909	69	297,267	54
259,859	653	4,142	3,341	2	—	—	1,202	—	305	1,518	965	12,128	55
484,496	496	1,861	15,261	—	10	—	3,164	15,489	1,863	1,609	1,187	40,940	56
312,349	12,071	492	11,629	52	49	674	1,941	—	298	1,397	1,397	28,770	57
62,437	262	—	756	—	—	1,402	—	—	26	765	1,152	4,383	58
28,205,145	312,398	133,505	560,389	7,865	437	58,295	97,211	243,877	17,432	182,043	107,745	1,721,197	29,926,342
35,267,972	390,659	182,701	685,751	7,989	1,064	70,580	124,404	265,037	19,541	232,428	141,246	2,121,400	37,389,372
35,069,655	264,403	251,544	672,474	12,869	957	80,090	93,627	349,749	22,029	260,044	104,615	2,112,401	37,212,056

Liabilities and Shareholders' Equity

GUARANTEED TRUST FUNDS

Ref. No.		Deposits & Certificates			Accrued Interest	Bank Loans and Overdraft	Other Liabilities
		Demand	Term				
A. Provincial (Ontario) Corporations							
1	Cabot Trust Company	\$ 8,300	\$ 32,070	\$ 2,387	\$ —	\$ 53	
2	Community Trust Company Ltd.	15,181	23,485	1,002	—	1,740	
3	Counsel Trust Company	374	56,864	2,883	190	5,451	
4	District Trust Company	1,445	120,641	14,031	135	58,860	
5	The Dominion Trust Company	4,537	2,318	—	—	—	
6	The Effort Trust Company	83	10,467	665	—	440	
7	Executive Trust Company	—	24,152	2,274	—	—	
8	Family Trust Corporation	—	12,894	860	—	1,139	
9	Financial Trust Company	66,834	98,639	6,879	—	11,653	
10	Huron Trust Company	6,445	19,445	1,950	—	—	
11	London Trust & Savings Corporation	—	—	—	—	—	
12	Monarch Trust Company	—	28,111	1,472	406	249	
13	The Municipal Trust Company	151	41,444	4,062	—	56	
14	National Trust Company, Limited	786,717	1,810,732	56,883	5,204	3,369	
15	Security Trust Company	51	17,801	992	—	—	
16	Vanguard Trust of Canada Limited	16,511	56,215	3,341	—	—	
17	Victoria and Grey Trust Company	915,990	2,391,382	271,245	160	36	
Subtotals A		1,822,619	4,746,640	370,926	6,095	83,046	

Trust Companies — 1982

COMPANY FUNDS										SHAREHOLDERS' EQUITY								
Due to Company Funds	Deferred Income	Total Guaranteed Fund Liabilities	Bank Loans and Overdrafts	Provision for Deficiency of Maximum Statutory Value		Other Liabilities	Deferred Income Taxes	Total Company Fund Liabilities		Combined Company and Guaranteed Fund Liabilities		Subordinated Notes	Capital	General Reserves	Investment Reserves	Retained Earnings	Shareholders' Equity	Total Shareholders' Ref. Equity No.
				\$	\$			\$	\$	\$	\$							
2,385	—	45,195	81	—	21	39	141	45,366	—	2,344	42	—	88	2,474	1			
616	—	42,004	—	—	304	151	455	42,459	—	2,109	151	—	285	2,545	2			
(3,021)	—	62,741	460	—	409	305	1,194	63,935	—	2,751	—	—	573	3,324	3			
888	—	196,000	35	—	21,196	45	21,276	217,276	—	4,709	2,233	—	(9,759)	(2,817)	4			
1,163	—	8,018	6	—	72	50	128	8,146	—	616	400	532	284	1,832	5			
321	—	11,976	—	—	984	62	1,046	13,022	—	1,652	30	—	1,762	3,444	6			
2	—	26,428	—	—	307	—	307	26,735	—	2,400	—	—	157	2,557	7			
326	—	15,219	—	—	1,835	49	1,884	17,103	538	1,300	293	—	(379)	1,214	8			
175	—	184,180	—	—	10,789	1,021	11,810	195,990	—	10,671	60	—	2,630	13,361	9			
—	—	27,840	—	—	403	73	476	28,316	—	1,483	24	—	111	1,618	10			
—	—	—	—	—	53	—	53	53	—	1,105	—	—	(13)	1,092	11			
2,639	—	32,877	—	—	150	330	480	33,357	—	1,100	—	—	1,065	2,165	12			
2,853	—	48,566	—	—	665	242	907	49,473	—	1,710	—	—	239	1,949	13			
—	—	2,662,905	—	—	17,827	10,196	28,023	2,690,928	—	22,968	—	—	77,279	100,247	14			
791	—	19,635	—	—	71	—	71	19,706	—	1,860	484	—	(676)	1,668	15			
362	—	75,625	—	—	139	790	929	77,554	—	2,487	1,046	—	1,357	4,890	16			
24,001	—	3,602,618	2,557	—	15,334	12,754	30,645	3,633,263	14,992	38,310	27,634	—	77,341	143,285	17			
33,501	—	7,062,827	3,159	—	70,559	26,107	99,825	7,162,652	15,530	99,575	32,379	532	152,344	284,848				

Liabilities and Shareholders' Equity (continued)

GUARANTEED TRUST FUNDS

Ref. No.		Deposits & Certificates				Accrued Interest	Bank Loans and Overdraft	Other Liabilities
		Demand	Term					
		\$	\$			\$	\$	\$
	B. Other Corporations							
21	The Bankers' Trust Company	—	3,183			97	—	1
22	Bayshore Trust Company	994,376	2,287,407			155,392	—	44,957
23	Canada Permanent Trust Company	1,710,171	1,128,054			236,456	—	429
24	The Canada Trust Company	425,758	1,307,690			35,401	—	21,458
25	Central Trust Company	12,630	123,628			15,117	—	469
26	Continental Trust Company	140,713	390,031			32,723	—	5,163
27	Co-operative Trust Company of Canada	1,236	592,777			43,234	—	7,956
28	Credit Foncier Trust Company	101,022	531,358			41,736	—	3,490
29	Eaton Bay Trust Company	111	18,223			4,974	25	181
30	The Equitable Trust Company	58,685	703,024			79,025	9,688	508
31	The Fidelity Trust Company	141,771	1,253,725			73,038	1,980	7,345
32	First City Trust Company	103,257	868,306			26,669	—	273
33	General Trust of Canada	—	20,677			869	—	22,941
34	General Trust Inc.	882,191	1,485,967			70,668	18,578	16,111
35	Guaranty Trust Company of Canada	21,419	93,464			5,702	—	196
36	Guardian Trust Company	10,527	77,926			6,238	326	1,032
37	Income Trust Company	4,373	120,096			5,366	—	76
38	Inland Trust and Savings Corporation Limited	316	857			11	29	19
39	The Interior Trust Company	16,018	111,195			2,548	—	9
40	The International Trust Company	14,271	155,542			28,414	—	104
41	Investors Group Trust Company Limited	—	—			—	—	—
42	Marcil Trust Company	—	—			—	—	—
43	The Merchant Trust Company	—	—			—	—	—
44	Montreal Trust Company	260,598	309,187			17,515	—	—
45	Montreal Trust Company of Canada	248,733	690,890			34,080	—	1,093
46	The Morgan Trust Company	2,585	78,009			4,479	—	—
47	Morgan Trust Company of Canada	7,981	61,080			3,630	3,484	76
48	Morguard Trust Company	120,099	6,873			—	—	—
49	North Canadian Trust Company	3,309	31,366			3,195	—	2
50	The Premier Trust Company	14,493	102,524			4,548	—	(1)
51	Quebec Trust	25,756	625,818			30,125	—	3,609
52	The Regional Trust Company	8,412	14,210			468	215	14
53	The Royal Trust Company	414,228	1,236,047			49,826	45,842	—
54	Royal Trust Corporation of Canada	1,117,268	3,992,072			146,419	—	12,289
55	Savings and Investment Trust	8,890	239,145			9,222	—	1,637
56	Standard Trust Company	45,309	415,806			19,109	3,085	—
57	Sterling Trust Corporation	67,835	486,227			31,113	7,867	17,910
58	Western Capital Trust Company	14,247	45,475			1,488	—	75
	Subtotals B	6,998,588	19,607,859			1,218,895	95,820	169,422
	Totals 1982	8,821,207	24,354,499			1,589,821	101,915	252,468
	Totals 1981	7,861,866	24,980,829			1,406,657	476,273	234,279

Trust Companies — 1982

COMPANY FUNDS										SHAREHOLDERS' EQUITY							
Due to Company Funds	Deferred Income	Guaranteed Fund Liabilities	Total	Provision for Deficiency of Maximum Statutory Value		Bank Loans and Overdrafts	Other Liabilities	Deferred Income Taxes	Total Company Fund Liabilities	Combined Company and Guaranteed Liabilities	Subordinated Notes	Capital	General Reserves	Investment Reserves	Retained Earnings	Shareholders' Equity No.	Total Ref.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	—	—	116	—	—	—	103	13	116	116	—	1,000	—	—	77	1,077	21
1,728	—	5,009	790	26	—	—	705	19	790	5,799	—	2,048	100	—	63	2,211	22
55,534	2,261	3,539,927	60,694	17,976	—	—	33,129	9,589	60,694	3,600,621	—	85,116	50,826	—	43,095	179,037	23
—	—	3,075,110	51,658	18,041	—	—	14,862	18,755	51,658	3,126,768	—	63,017	55	—	45,041	108,113	24
—	—	1,790,307	27,660	19,372	—	—	4,265	4,023	27,660	1,817,967	7,483	49,950	10,066	—	(666)	59,350	25
168	—	152,012	940	531	—	—	250	159	940	152,952	—	5,127	1,427	—	433	6,987	26
—	—	573,331	8,519	5,311	—	1,390	1,676	142	8,519	581,850	3,147	32,280	—	—	(5,189)	27,091	27
4,871	—	650,074	2,383	—	—	—	2,383	—	2,383	652,457	5,000	15,000	877	—	6,200	22,077	28
13,616	—	661,222	2,855	1,098	—	985	772	—	2,855	694,077	2,036	17,418	21,812	300	(6,679)	32,851	29
952	—	24,466	617	205	—	—	467	(55)	617	25,083	—	1,015	250	—	(43)	1,222	30
(10,164)	—	840,766	9,824	1,014	—	1,209	7,601	—	9,824	850,590	—	11,950	13,689	—	(25,148)	491	31
—	4,624	1,482,483	13,618	(40)	—	—	13,658	—	13,618	1,496,101	14,350	37,980	26,390	—	41,438	105,808	32
8,153	—	1,006,658	13,195	—	—	903	7,660	4,632	13,195	1,019,853	10,000	25,798	27,332	—	16,272	69,402	33
—	—	44,487	5,114	—	—	14	5,100	—	5,114	49,601	500	3,300	525	—	19	3,844	34
—	—	2,473,515	10,796	7,044	—	—	3,752	—	10,796	2,484,311	—	35,873	52,713	—	18,875	113,461	35
—	—	120,841	2,299	—	—	238	1,542	519	2,299	123,140	—	2,647	1,252	—	2,046	5,945	36
1,123	—	97,172	302	1,303	—	—	54	302	1,659	98,831	400	3,706	1,201	—	(853)	4,054	37
2,361	—	132,272	2,081	643	—	—	474	964	2,081	134,353	405	3,609	—	—	2,255	5,864	38
—	—	1,233	44	—	—	—	44	—	44	1,277	—	2,501	50	—	36	2,587	39
5,918	—	135,688	4,254	2,932	—	—	1,322	—	4,254	139,942	—	13,588	—	—	(1,318)	12,270	40
—	—	198,331	2,101	—	—	—	—	1,705	2,101	200,432	—	6,600	100	—	1,809	8,509	41
—	—	—	7	—	—	—	7	—	7	7	—	1,022	—	—	5	1,007	42
—	—	—	84	—	—	—	84	—	84	84	—	1,000	100	—	265	1,365	43
—	—	587,300	14,601	—	—	—	11,393	3,208	14,601	601,901	—	2,594	6,063	—	12,839	21,496	44
201	—	974,997	8,786	—	—	—	5,096	3,690	8,786	983,783	—	26,499	—	—	6,742	33,241	45
106	—	85,179	2,656	153	—	1,307	653	543	2,656	87,835	—	1,300	2,350	—	831	4,481	46
—	—	76,251	855	—	—	—	490	365	855	77,106	—	4,005	—	—	415	4,420	47
16,147	—	143,119	26,337	540	—	—	24,461	1,336	26,337	169,456	—	2,575	567	—	4,720	7,862	48
462	—	38,334	53	—	—	—	53	—	53	38,387	—	2,930	75	—	(278)	2,727	49
—	—	121,564	1,162	—	—	91	364	707	1,162	122,726	—	1,225	10,381	—	(54)	11,552	50
—	—	685,308	6,625	—	—	—	4,230	2,395	6,625	691,933	9,465	18,719	648	—	4,032	23,399	51
1,738	—	25,057	112	4	—	—	108	—	112	25,169	—	2,188	106	—	95	2,389	52
—	—	1,745,943	53,055	—	—	—	3,913	49,142	53,055	1,798,998	—	8,624	21,864	—	32,695	63,183	53
—	—	5,268,048	82,591	28,818	—	27,007	11,299	15,467	82,591	5,350,639	25,000	178,790	10,527	—	359	189,676	54
965	—	259,859	3,211	—	—	—	1,951	1,260	3,211	263,070	—	5,250	—	523	3,144	8,917	55
1,187	—	484,496	12,768	8,993	—	—	3,214	561	12,768	497,264	—	22,609	5,775	—	(212)	28,172	56
1,397	—	612,349	8,308	2,474	—	—	3,846	1,988	8,308	620,657	2,000	6,244	10,050	—	2,168	18,462	57
—	—	62,437	372	—	—	—	372	—	372	62,809	—	4,003	—	—	8	4,011	58
107,676	6,885	28,205,145	33,144	116,438	171,789	33,144	171,789	121,429	442,800	28,647,945	79,786	709,080	283,171	823	205,537	1,198,611	
141,177	6,885	35,267,972	36,303	116,438	242,348	36,303	242,348	147,536	542,625	35,810,597	95,316	808,655	315,568	1,355	357,881	1,483,459	
104,615	15,136	35,099,655	16,431	132,530	255,750	16,431	255,750	175,967	580,678	35,680,333	76,021	855,453	256,170	24,893	319,186	1,455,702	

Statement of Income and Expenses

Ref No.		Investment Income Earned	Fees and Commissions Earned on E.T.A.
	A. Provincial (Ontario) Corporations		
1	Cabot Trust Company	\$ 5,335	\$ 8
2	Community Trust Company Ltd.	5,683	—
3	Counsel Trust Company	4,845	—
4	District Trust Company	24,401	166
5	The Dominion Trust Company	1,740	—
6	The Effort Trust Company	2,078	1,532
7	Executive Trust Company	4,136	—
8	Family Trust Corporation	1,889	173
9	Financial Trust Company	19,697	115
10	Huron Trust Company	3,856	—
11	London Trust & Savings Corporation	57	—
12	Monarch Trust Company	4,009	3
13	The Municipal Trust Company	4,907	—
14	National Trust Company, Limited	350,385	41,881
15	Security Trust Company	3,108	1
16	Vanguard Trust of Canada Limited	9,417	78
17	Victoria and Grey Trust Company	482,663	5,183
	Subtotals A	927,506	49,140

Trust Companies — 1982

Income		Expenses										Net Gain (Loss) on Investment	Profit Before Taxes	Income Taxes	Net Ref. Profit No.
Real Estate Sales Income	Other	Total Income	Interest Incurred	Salaries and Staff Benefits	Real Estate Commissions	Other Operating Expenses	Depreciation	Total Expenses	Profit Before Gains or Losses on Investments	Net Gain (Loss) on Investment	Profit Before Taxes	Income Taxes			
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	183	5,526	4,468	401	—	563	31	5,463	63	—	63	18	45	1	1
—	90	5,773	5,018	284	—	156	26	5,484	289	(11)	278	71	207	2	2
—	2,117	6,962	4,293	35	—	1,695	7	6,030	932	118	1,050	387	663	3	3
—	429	24,996	26,696	945	—	1,813	201	29,655	(4,659)	(2,201)	(6,860)	—	(6,860)	4	4
—	56	1,096	815	178	—	206	24	1,223	(127)	(58)	(185)	(41)	(144)	5	5
825	21	4,456	1,308	1,104	272	377	24	3,085	1,371	(13)	1,358	688	670	6	6
—	102	4,238	3,525	112	—	245	2	3,884	354	323	677	82	595	7	7
10,966	6	13,034	1,410	1,674	6,577	3,545	237	13,443	(409)	(2)	(411)	(177)	(234)	8	8
—	5,397	25,209	17,502	1,426	—	2,997	106	22,031	3,178	(142)	3,036	771	2,265	9	9
—	72	3,928	3,057	303	—	203	23	3,586	342	(29)	313	65	248	10	10
—	—	57	—	—	—	52	—	52	5	—	5	—	5	11	11
—	86	4,098	3,625	60	—	72	2	3,759	339	547	886	278	608	12	12
—	581	5,488	5,075	—	—	316	—	5,391	97	1	98	49	49	13	13
—	4,079	396,345	301,193	47,186	—	28,903	2,918	380,200	16,145	10,003	26,148	5,930	20,218	14	14
—	74	3,183	2,672	191	—	328	41	3,232	(49)	(41)	(90)	—	(90)	15	15
—	596	10,091	7,622	849	—	975	51	9,497	594	(37)	557	172	385	16	16
—	5,196	493,042	421,841	25,467	—	15,956	1,828	465,092	27,950	(10,487)	17,463	1,135	16,328	17	17
11,791	19,085	1,007,522	810,120	80,215	6,849	58,402	5,521	961,107	46,415	(2,029)	44,386	9,428	34,958		

Statement of Retained Earnings

Ref. No.		Add			Deduct			Change in Assets not Admitted	Other	Closing Balance	Ref. No.
		Opening Balance	Net Profit	Other	Dividends	Transfer to Reserves	Change in Provision for Deficiency of Maximum Statutory Value				
A. Provincial (Ontario) Corporations											
1	Cabot Trust Company	\$ 44	\$ 45	\$ —	\$ —	\$ —	\$ —	\$ 1	\$ —	\$ 88	1
2	Community Trust Company Ltd.	373	207	—	292	—	—	3	—	285	2
3	Counsel Trust Company	—	663	—	—	—	—	90	—	573	3
4	District Trust Company	(1,930)	(6,860)	—	—	—	—	(20)	989	(9,759)	4
5	The Dominion Trust Company	(236)	(144)	—	—	—	—	9	(673)	284	5
6	The Effort Trust Company	1,089	670	—	—	—	—	(13)	10	1,762	6
7	Executive Trust Company	(13)	595	—	394	—	—	31	—	157	7
8	Family Trust Corporation	100	(234)	—	300	—	—	(55)	—	(379)	8
9	Financial Trust Company	470	2,265	—	—	—	—	105	—	2,630	9
10	Huron Trust Company	26	248	—	83	—	—	80	—	111	10
11	London Trust & Savings Corporation	—	5	—	—	—	—	18	—	(13)	11
12	Monarch Trust Company	627	608	—	88	—	—	7	75	1,065	12
13	The Municipal Trust Company	188	49	2	—	—	—	—	—	239	13
14	National Trust Company, Limited	61,742	20,218	—	4,367	—	—	314	—	77,279	14
15	Security Trust Company	(633)	(90)	—	—	—	—	(47)	—	(676)	15
16	Vanguard Trust of Canada Limited	948	385	—	—	—	—	(24)	—	1,357	16
17	Victoria and Grey Trust Company	69,618	16,328	—	8,199	—	—	406	—	77,341	17
Subtotals A		132,413	34,958	2	13,723	—	—	905	401	152,344	

Trust Companies — 1982

Ref. No.		Add		Deduct					Net Profit	Closing Ref. Balance No.	
		Opening Balance		Other	Dividends	Transfer to Reserves	Change in Provision for Deficiency of Maximum Statutory Value	Change in Assets not Admitted			Other
B	Other Corporations										
21	The Bankers' Trust Company	\$ 59			\$ 59					\$ 77	21
22	Bayshore Trust Company	168								123	22
23	Canada Permanent Trust Company	37,170			5,363	4,409	6	(1,608)	(4,587)	43,095	23
24	The Canada Trust Company	20,727		6,915			6,024	(513)	765	45,041	24
25	Central Trust Company	4,961			7,380		2,063	(1,145)	(2)	(666)	25
26	Continental Trust Company	412				876	(71)	81		433	26
27	Co-operative Trust Company of Canada	(5,646)					(772)	(266)		(5,189)	27
28	Credit Foncier Trust Company	2,962			628	9		(136)		6,200	28
29	Eaton Bay Trust Company	(1,804)		87			(947)	(20)		(6,679)	29
30	The Equitable Trust Company	442			200		(134)	(2)	250	(43)	30
31	The Fidelity Trust Company	(13,384)			718	299	(242)	2,722	1	(25,146)	31
32	First City Trust Company	30,009			5,187	250		353		41,438	32
33	General Trust of Canada	15,810			2,896			72		16,272	33
34	General Trust Inc.	230							956	19	34
35	Guaranty Trust Company of Canada	12,866			2,881	789	(2,703)	(1,245)	(146)	18,875	35
36	Guardian Trust Company	1,516			296				(21)	2,046	36
37	Income Trust Company	(1,092)			138		(77)	19		(853)	37
38	Inland Trust and Savings Corporation Limited	812			287		(815)	(313)		2,255	38
39	The Interior Trust Company	(77)		10	158		(813)	27	(79)	36	39
40	The International Trust Company	(2,567)						409		(1,318)	40
41	Investors Group Trust Company Limited	3,553						2,755		1,809	41
42	Marcell Trust Company									5	42
43	The Merchant Trust Company	131								265	43
44	Montreal Trust Company	39,659			27,771			(284)		12,839	44
45	Montreal Trust Company of Canada	3,497			1,362			81		6,742	45
46	The Morgan Trust Company	464			130		(72)		33	831	46
47	Morgan Trust Company of Canada	(16)			458		(251)	189	89	415	47
48	Morguard Trust Company	5,441			1,679		540	(498)	116	4,721	48
49	North Canadian Trust Company	(326)						(54)	1	(278)	49
50	The Premier Trust Company	181			343	400		243	(453)	(54)	50
51	Quebec Trust	3,024			375			139		4,032	51
52	The Regional Trust Company	447			88	(112)		221		95	52
53	The Royal Trust Company	24,653			2,501			(11)		32,695	53
54	Royal Trust Corporation of Canada	(19,184)			18,371		(10,601)	(857)		359	54
55	Savings and Investment Trust	2,420		277	774			144		3,144	55
56	Standard Trust Company	(4,564)			2,732		(663)	(1,593)	(225)	(212)	56
57	Sterling Trust Corporation	(1,353)			900		(1,750)	(72)	(10)	2,167	57
58	Western Capital Trust Company	418						20		8	58
Subtotals B		162,019	110,757	7,289	83,217	6,920	(11,278)	(1,019)	(3,312)	205,537	
Totals 1982		294,432	145,715	7,291	96,940	6,902	(11,278)	(114)	(2,911)	357,881	
Totals 1981		357,572	139,082	3,140	79,894	(8,772)	100,106	8,520	860	319,186	

Statement of Reserves

Ref. No.		Opening Balance	Premium on Capital	Transfer From Retained Earnings	Other	Closing Balance	Ref. No.
	A. Provincial (Ontario) Corporations						
1	Cabot Trust Company	\$ 42	\$ —	\$ —	\$ —	\$ 42	1
2	Community Trust Company Ltd.	132	19	—	—	151	2
3	Counsel Trust Company	—	—	—	—	—	3
4	District Trust Company	1,256	(273)	—	977	2,233	4
5	The Dominion Trust Company	1,205	30	—	(532)	400	5
6	The Effort Trust Company	—	—	—	—	30	6
7	Executive Trust Company	—	—	—	—	—	7
8	Family Trust Corporation	292	—	—	1	293	8
9	Financial Trust Company	60	—	—	—	60	9
10	Huron Trust Company	24	—	—	—	24	10
11	London Trust & Savings Corporation	—	—	—	—	—	11
12	Monarch Trust Company	—	—	—	—	—	12
13	The Municipal Trust Company	—	—	—	—	—	13
14	National Trust Company, Limited	—	—	—	—	—	14
15	Security Trust Company	484	—	—	—	484	15
16	Vanguard Trust of Canada Limited	1,046	—	—	—	1,046	16
17	Victoria and Grey Trust Company	27,633	—	—	1	27,634	17
	Subtotals A	32,174	(224)	—	447	32,397	

Trust Companies — 1982

Ref. No.	Opening Balance	Premium on Capital	Transfer From Retained Earnings	Other	Closing Balance	Ref. No.
B. Other Corporations						
21	—	—	—	\$ —	\$ —	21
22	100	—	—	—	100	22
23	48,579	—	4,409	—	50,826	23
24	6,970	—	—	(2,162)	55	24
25	10,277	89	—	(6,915)	10,066	25
26	551	—	876	(300)	1,427	26
27	—	—	—	—	—	27
28	868	—	9	—	877	28
29	—	21,578	—	234	21,812	29
30	250	—	—	—	250	30
31	13,390	—	299	—	13,689	31
32	25,901	—	250	239	26,390	32
33	9,772	139	—	17,421	27,332	33
34	525	—	—	—	525	34
35	57,924	—	789	—	58,713	35
36	1,252	—	—	—	1,252	36
37	297	904	—	—	1,201	37
38	—	—	—	—	—	38
39	50	—	—	—	50	39
40	—	—	—	—	—	40
41	100	—	—	—	100	41
42	—	—	—	—	—	42
43	100	—	—	—	100	43
44	6,032	31	—	—	6,063	44
45	—	—	—	—	—	45
46	2,350	—	—	—	2,350	46
47	—	—	—	—	—	47
48	567	—	—	—	567	48
49	75	—	—	—	75	49
50	9,981	—	400	—	10,381	50
51	355	293	—	—	648	51
52	218	—	(112)	—	106	52
53	21,864	—	—	—	21,864	53
54	10,527	—	—	—	10,527	54
55	—	—	—	—	—	55
56	5,775	—	—	—	5,775	56
57	8,327	1,722	—	—	10,050	57
58	35	—	—	(35)	—	58
Subtotals B						
	243,012	24,756	6,920	8,483	283,171	
Totals 1982						
	275,186	24,532	6,920	8,930	315,568	
Totals 1981						
	256,242	37,731	(10,367)	(2,543)	281,063	

Statement of Income and Expenses (continued)

Ref No.		Investment Income Earned	Fees and Commissions Earned on E.T.A.
	B. Other Corporations		
21	The Bankers' Trust Company	\$ 119	\$ 161
22	Bayshore Trust Company	636	—
23	Canada Permanent Trust Company	477,633	40,332
24	The Canada Trust Company	410,707	33,852
25	Central Trust Company	233,031	2,855
26	Continental Trust Company	20,726	939
27	Co-operative Trust Company of Canada	70,841	5,406
28	Credit Foncier Trust Company	83,061	53
29	Eaton Bay Trust Company	97,399	741
30	The Equitable Trust Company	3,061	—
31	The Fidelity Trust Company	109,321	1,787
32	First City Trust Company	223,874	1,816
33	General Trust of Canada	126,826	12,469
34	General Trust Inc.	5,947	—
35	Guaranty Trust Company of Canada	345,946	20,967
36	Guardian Trust Company	18,257	1,293
37	Income Trust Company	12,410	167
38	Inland Trust and Savings Corporation Limited	17,923	116
39	The Interior Trust Company	359	32
40	The International Trust Company	25,283	954
41	Investors Group Trust Company Limited	24,983	2,500
42	Marcel Trust Company	131	—
43	The Merchant Trust Company	157	—
44	Montreal Trust Company	77,960	27,542
45	Montreal Trust Company of Canada	127,229	18,894
46	The Morgan Trust Company	12,534	1,372
47	Morgan Trust Company of Canada	9,220	498
48	Morguard Trust Company	23,010	2,000
49	North Canadian Trust Company	6,692	100
50	The Premier Trust Company	17,522	73
51	Quebec Trust	92,485	9,305
52	The Regional Trust Company	3,056	417
53	The Royal Trust Company	236,900	35,019
54	Royal Trust Corporation of Canada	755,918	35,742
55	Savings and Investment Trust	35,642	2,067
56	Standard Trust Company	69,506	1,592
57	Sterling Trust Corporation	74,471	1,440
58	Western Capital Trust Company	9,526	1,199
	Subtotals B	3,860,241	263,700
	Totals 1982	4,787,747	312,840
	Totals 1981	4,463,282	309,084

Trust Companies — 1982

Income		Expenses										Net Gain (Loss) on Investments	Profit Before Taxes	Income Taxes	Net Profit	Ref. No.
Real Estate Sales Income	Other	Total Income	Interest Incurred	Salaries and Staff Benefits	Real Estate Commissions	Operating Expenses	Other Operating Expenses	Depreciation	Total Expenses	Before Gains or Losses on Investments						
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	—	280	—	80	—	115	89	30	637	165	—	165	88	77	21	
—	36	672	438	57,202	49,551	47,968	33,691	6,785	590,651	35	—	35	11	24	22	
70,033	8,574	596,572	429,145	56,841	4,546	33,691	47,968	810	590,651	5,921	(708)	5,213	(4,289)	9,502	23	
23,122	8,066	475,747	347,974	14,785	1,418	9,517	33,691	1,014	443,862	31,885	(393)	31,492	7,817	23,675	24	
2,672	6,824	245,381	216,163	1,244	—	1,799	33,691	58	242,897	2,484	(3,477)	(993)	(3,662)	2,669	25	
—	—	21,665	17,659	6,204	91	4,617	1,799	480	20,760	905	(277)	628	(279)	907	26	
—	1,104	77,351	64,922	—	—	4,617	4,617	—	76,314	1,037	(3,002)	(1,965)	(1,384)	(581)	27	
—	584	83,698	75,702	—	—	3,961	3,961	—	79,663	4,035	(202)	3,833	94	3,739	28	
—	2,347	100,487	91,397	5,195	—	9,659	9,659	167	106,418	(5,931)	2	(5,929)	—	(5,929)	29	
—	1	3,062	2,664	126	—	637	637	9	3,436	(374)	—	(374)	(203)	(171)	30	
—	4,004	115,112	107,848	5,916	—	6,804	6,804	232	120,800	(5,688)	(2,578)	(8,266)	—	(8,266)	31	
10,357	—	236,047	202,069	14,149	—	15,612	15,612	1,170	233,000	3,047	12,323	15,370	(1,849)	17,219	32	
102	289	139,686	113,769	12,950	66	9,299	9,299	440	136,524	3,162	485	3,647	217	3,430	33	
15,572	—	21,519	2,866	2,607	9,938	4,351	4,351	286	20,048	1,471	(110)	1,361	616	745	34	
6,967	2,248	376,128	300,279	30,530	5,030	26,046	26,046	744	362,629	13,499	(7,914)	5,585	—	5,585	35	
—	4,609	24,159	15,295	3,655	—	3,047	3,047	301	22,298	1,861	(375)	1,486	35	319	37	
—	495	13,072	11,431	874	—	563	563	38	12,906	166	188	354	74	602	38	
—	38	18,077	15,931	507	—	1,074	1,074	—	17,512	565	111	676	—	209	39	
—	5	396	63	84	—	110	110	7	264	132	77	209	—	209	39	
—	613	26,830	21,132	2,039	—	2,093	2,093	61	25,325	1,505	(1,132)	373	(472)	845	40	
—	133	27,596	22,763	1,271	—	2,751	2,751	—	26,785	811	268	1,079	68	1,011	41	
—	4	135	—	—	—	130	130	—	130	5	—	5	—	5	42	
—	2	159	1	—	—	65	65	—	66	93	57	150	16	134	43	
14,204	533	120,239	64,628	21,009	8,949	22,859	22,859	531	117,976	2,263	(3,537)	(1,274)	(1,941)	667	44	
10,262	254	156,639	106,860	21,386	6,861	12,724	12,724	1,501	149,332	7,307	(1,008)	6,299	1,611	4,688	45	
62	—	13,968	10,382	857	—	2,195	2,195	—	13,434	534	118	652	194	458	46	
107	—	9,825	7,526	578	—	950	950	—	9,054	771	(129)	642	184	458	47	
—	1,756	26,766	20,164	2,236	—	2,231	2,231	40	24,671	2,095	(1,092)	1,003	(114)	1,117	48	
—	278	7,070	5,662	521	—	786	786	35	7,004	66	(71)	(5)	—	(5)	49	
—	147	17,742	15,043	1,343	—	689	689	76	17,151	591	(157)	434	136	298	50	
—	8	101,778	81,463	10,399	—	6,465	6,465	261	93,588	3,190	(703)	2,487	965	1,522	51	
—	193	3,666	2,420	744	—	603	603	8	3,775	(109)	(149)	(258)	(103)	(155)	52	
25,981	240	298,140	208,788	24,992	15,023	36,122	36,122	1,248	286,173	11,967	(1,312)	10,655	123	10,532	53	
93,562	7,562	892,784	646,096	76,695	64,612	67,477	67,477	3,728	858,608	34,176	(7,565)	26,611	155	26,456	54	
2,124	478	40,311	30,958	3,527	1,411	2,389	2,389	250	38,535	1,776	(224)	2,000	635	1,365	55	
—	2,855	73,953	60,298	3,087	—	4,458	4,458	11	67,854	6,099	(2,228)	3,871	(732)	4,603	56	
—	1,175	77,086	63,479	5,036	—	5,562	5,562	204	74,281	2,805	(24)	2,781	193	2,588	57	
—	963	11,688	8,214	1,822	—	1,884	1,884	—	11,920	(232)	(380)	(612)	(222)	(390)	58	
275,127	56,418	4,455,486	3,391,492	390,491	167,496	351,392	351,392	20,525	4,321,396	134,090	(24,670)	109,420	(1,337)	110,757		
286,918	75,503	5,463,008	4,201,612	470,706	174,345	409,794	409,794	26,046	5,282,503	180,505	(26,699)	153,806	8,091	145,715		
314,781	74,361	5,161,528	4,027,102	438,642	209,946	362,313	362,313	24,606	5,062,609	98,919	18,294	117,213	(21,869)	139,082		

Summary of Securities

Ref. No.	Description	GUARANTEED TRUST FUNDS				Bonds
		Federal	Provincial	Municipal	Commercial Paper	
A. Provincial (Ontario) Corporations						
1	Cabot Trust Company	B.V. M.V.	\$ — —	\$ — —	\$ — —	\$ — —
2	Community Trust Company Ltd.	B.V. M.V.	— —	— —	— —	— —
3	Counsel Trust Company	B.V. M.V.	10 10	21 21	— —	— —
4	District Trust Company	B.V. M.V.	1,394 1,153	502 402	66 51	— —
5	The Dominion Trust Company	B.V. M.V.	630 532	568 433	— —	— —
6	The Effort Trust Company	B.V. M.V.	— —	— —	— —	15 15
7	Executive Trust Company	B.V. M.V.	— —	— —	— —	— —
8	Family Trust Corporation	B.V. M.V.	295 305	89 89	— —	— —
9	Financial Trust Company	B.V. M.V.	1,520 1,228	100 83	— —	— —
10	Huron Trust Company	B.V. M.V.	— —	62 68	— —	— —
11	London Trust & Savings Corporation	B.V. M.V.	— —	— —	— —	— —
12	Monarch Trust Company	B.V. M.V.	2,004 2,013	2,170 2,240	— —	— —
13	The Municipal Trust Company	B.V. M.V.	447 405	— —	— —	— —
14	National Trust Company, Limited	B.V. M.V.	9,087 8,275	72,679 73,378	197 190	190,394 190,279
15	Security Trust Company	B.V. M.V.	— —	— —	— —	— —
16	Vanguard Trust of Canada Limited	B.V. M.V.	— —	— —	— —	— —

Trust Companies — 1982

COMPANY FUNDS

Corporate	Stocks			Bonds					Stocks			Total Company Stocks	Rel. No.
	Total Guaranteed Bonds	Preferred	Common	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total Company Bonds	Preferred	Common		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	—	—	—	—	—	—	—	—	—	—	—	—	1
—	—	—	—	—	—	—	—	—	—	—	—	—	2
—	—	—	—	—	—	—	—	—	—	—	—	—	3
124	155	—	1,682	—	—	—	—	—	—	—	—	—	4
117	148	—	1,590	—	—	—	—	—	—	—	—	—	5
1,107	3,069	10,047	10,262	—	140	58	—	124	322	140	28	168	6
971	2,577	7,049	7,186	—	106	50	—	94	250	100	2	102	7
1,556	2,754	—	—	—	46	—	—	473	519	—	100	100	8
1,313	2,278	—	—	—	32	—	—	482	514	—	69	69	9
115	130	—	—	300	—	—	—	—	300	810	57	867	10
115	130	—	—	436	—	—	—	—	436	943	59	1,002	11
—	—	—	574	—	—	—	—	—	—	1,131	1,614	2,745	12
—	—	—	511	—	—	—	—	—	—	1,105	1,720	2,825	13
—	384	—	—	—	—	—	—	—	—	—	—	—	14
—	394	—	—	—	—	—	—	—	—	—	—	—	15
1,156	2,776	3,800	10,165	—	—	—	—	—	—	—	6,097	6,097	16
1,065	2,376	4,156	9,709	—	—	—	—	—	—	—	5,672	5,672	17
996	1,058	355	355	1,264	50	—	—	151	1,485	—	—	—	18
1,001	1,069	384	384	1,271	52	—	—	141	1,464	—	—	—	19
—	—	—	—	—	—	—	—	—	—	—	—	—	20
—	—	—	—	—	—	—	—	—	—	—	—	—	21
1,800	5,974	1,748	1,778	—	—	—	—	—	—	—	—	—	22
1,724	5,977	2,005	2,020	—	—	—	—	—	—	—	—	—	23
—	447	—	—	—	—	—	—	—	—	—	—	—	24
—	405	—	—	—	—	—	—	—	—	—	—	—	25
147,847	420,204	66,906	72,943	299	—	—	16,310	251	16,860	8,100	5,404	13,504	26
152,229	424,351	66,609	71,660	286	—	—	16,310	250	16,846	6,583	6,500	13,083	27
—	—	—	—	185	—	—	—	139	324	3	281	284	28
—	—	—	—	192	—	—	—	108	300	1	173	174	29
—	—	—	—	458	461	—	—	—	919	—	—	—	30
—	—	—	—	372	359	—	—	—	731	—	—	—	31

Summary of Securities (continued)

GUARANTEED TRUST FUNDS

Ref. No.		Bonds					
							Commercial Paper
		Federal	Provincial	Municipal			
A. Provincial (Ontario) Corporations (cont'd)							
17	Victoria and Grey Trust Company	B.V. M.V.	\$ 60,702 58,911	\$ 62,121 61,279	\$ 952 838	\$ — —	
	Subtotals A	B.V. M.V.	76,089 72,832	138,312 137,993	1,215 1,079	190,409 190,294	
B. Other Corporations							
18	The Bankers' Trust Company	B.V. M.V.	— —	— —	— —	— —	
19	Bayshore Trust Company	B.V. M.V.	— —	— —	— —	— —	
20	Canada Permanent Trust Company	B.V. M.V.	46,772 44,345	15,658 12,779	765 681	26,608 26,490	
21	The Canada Trust Company	B.V. M.V.	79,456 78,655	19,748 19,550	— —	25,000 25,000	
22	Central Trust Company	B.V. M.V.	3,573 3,328	20,017 15,408	1,128 877	110 110	
23	Continental Trust Company	B.V. M.V.	— —	347 296	— —	— —	
24	Co-operative Trust Company of Canada	B.V. M.V.	21,928 20,062	29,072 22,670	4,267 3,934	— —	
25	Credit Foncier Trust Company	B.V. M.V.	2,349 2,491	6,783 7,272	11,941 13,252	19,079 19,063	
26	Eaton Bay Trust Company	B.V. M.V.	19,757 15,449	2,281 1,810	— —	— —	
27	The Equitable Trust Company	B.V. M.V.	— —	— —	— —	8,227 8,227	
28	The Fidelity Trust Company	B.V. M.V.	— —	9,670 8,903	250 211	— —	
29	First City Trust Company	B.V. M.V.	38,116 36,464	5,394 3,910	— —	33,336 33,583	
30	General Trust of Canada	B.V. M.V.	11,687 10,532	39,447 39,887	137,586 138,695	10,000 10,000	
31	General Trust Inc.	B.V. M.V.	— —	— —	— —	— —	

Trust Companies — 1982

COMPANY FUNDS

	Stocks					Bonds					Stocks					Ref. No.	
	Total		Guaranteed		Common	Total		Guaranteed		Federal	Total		Guaranteed		Common		Total Company Stocks
	Corporate	Guaranteed Bonds	Preferred	Common		Corporate	Guaranteed Bonds	Preferred	Common		Commercial Paper	Corporate	Guaranteed Bonds	Preferred			
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
216,546	340,321	87,466	87,466	—	87,466	9,152	6,026	434	—	12,875	28,487	58,019	43,578	101,597	17		
215,853	336,881	87,137	87,137	—	87,137	9,060	5,438	384	—	12,465	27,347	48,201	47,932	96,133			
371,247	777,272	170,322	170,322	14,903	185,225	11,658	6,723	492	16,310	14,013	49,196	68,203	57,159	125,362			
374,388	776,586	167,340	167,340	12,857	180,197	11,617	5,987	434	16,310	13,540	47,888	56,933	62,127	119,060			
—	—	—	—	—	—	66	272	—	—	—	338	—	—	—	18		
—	—	—	—	—	—	71	215	—	—	—	286	—	—	—	—		
15	15	—	—	—	—	252	—	—	—	310	562	25	—	25	19		
5	5	—	—	—	—	247	—	—	—	303	550	21	—	21			
123,699	213,502	65,399	65,399	3,452	68,851	26,623	—	—	—	5,502	32,125	29,868	9,869	39,737	20		
120,000	204,295	55,247	55,247	4,514	59,761	26,490	—	—	—	5,411	31,901	24,789	10,055	34,844			
23,122	147,326	124,549	124,549	—	124,549	—	1,729	—	—	3,310	5,039	67,793	4,741	72,534	21		
18,091	141,296	113,985	113,985	—	113,985	—	1,224	—	—	3,064	4,288	62,740	7,596	70,336			
1,018	25,846	79,784	79,784	20,987	100,771	8,849	10,895	339	—	2,659	22,742	751	13,405	14,156	22		
866	20,589	68,403	68,403	17,535	85,938	8,900	10,599	281	—	2,535	22,315	578	9,606	10,184			
—	347	220	220	608	828	—	—	—	99	214	313	1,132	1,054	2,186	23		
—	296	224	224	474	698	—	—	—	99	182	281	848	968	1,816			
10,205	65,472	4,853	4,853	1,934	6,787	4,982	9	30	—	553	5,574	10,589	1,440	12,029	24		
7,678	54,344	4,853	4,853	1,934	6,787	4,100	10	31	—	528	4,669	8,225	1,377	9,602			
6,617	46,769	15,338	15,338	2,007	17,345	210	1,140	—	593	—	1,943	17,731	—	17,731	25		
7,067	49,165	14,815	14,815	2,088	16,903	211	1,163	—	593	—	1,967	16,066	—	16,066			
—	22,038	3,004	3,004	4,897	7,901	1,729	100	—	10	1,742	3,581	7,854	1,005	8,859	26		
—	17,259	2,913	2,913	4,980	7,893	1,596	93	—	10	1,561	3,260	7,052	898	7,950			
100	8,327	855	855	—	855	—	—	—	—	—	—	—	—	—	27		
92	8,319	658	658	—	658	—	—	—	—	—	—	—	—	—	—		
499	10,419	1,915	1,915	—	1,915	5,213	1,254	65	—	873	7,405	352	—	352	28		
429	9,543	1,260	1,260	—	1,260	4,270	1,255	54	—	633	6,212	352	—	352			
8,604	85,450	78,053	78,053	47,155	125,208	146	65	—	—	—	211	6,374	—	6,374	29		
7,815	81,772	60,509	60,509	48,292	108,801	105	48	—	—	—	153	7,204	—	7,204			
51,303	250,023	2,400	2,400	—	2,400	499	1,028	4,041	—	6,540	12,108	7,564	9,760	17,324	30		
51,569	250,683	2,002	2,002	—	2,002	524	1,050	3,898	—	6,688	12,160	7,397	10,634	18,031			
—	—	—	—	—	—	—	250	147	—	50	447	—	—	—	31		
—	—	—	—	—	—	—	246	135	—	38	419	—	—	—	—		

Summary of Securities (continued)

GUARANTEED TRUST FUNDS

Ref. No.		Bonds			
		Federal	Provincial	Municipal	Commercial Paper
		\$	\$	\$	\$
B. Other Corporations (cont'd)					
32	Guaranty Trust Company of Canada	B.V. M.V. 7,256 4,934	27,183 19,955	647 519	— —
33	Guardian Trust Company	B.V. M.V. — —	— —	— —	— —
34	Income Trust Company	B.V. M.V. 988 959	— —	— —	— —
35	Inland Trust and Savings Corporation Limited	B.V. M.V. 29 25	749 536	25 25	— —
36	The Interior Trust Company	B.V. M.V. — —	— —	— —	— —
37	The International Trust Company	B.V. M.V. 375 375	— —	— —	— —
38	Investors Group Trust Company Limited	B.V. M.V. 500 510	3,231 3,214	— —	33,109 33,109
39	Marcil Trust Company	B.V. M.V. — —	— —	— —	— —
40	The Merchant Trust Company	B.V. M.V. — —	— —	— —	— —
41	Montreal Trust Company	B.V. M.V. 11,646 11,723	6,116 5,754	259 248	67,744 67,744
42	Montreal Trust Company of Canada	B.V. M.V. 9,858 9,900	10,000 10,000	2,040 2,079	119,350 119,350
43	The Morgan Trust Company	B.V. M.V. 132 136	— —	— —	— —
44	Morgan Trust Company of Canada	B.V. M.V. 379 390	— —	— —	277 299
45	Morguard Trust Company	B.V. M.V. — —	— —	— —	— —
46	North Canadian Trust Company	B.V. M.V. 100 100	— —	— —	— —
47	The Premier Trust Company	B.V. M.V. 9,588 9,940	— —	— —	— —

Trust Companies — 1982

COMPANY FUNDS

Corporate	Total Guaranteed Bonds	Stocks			Bonds					Stocks			Total Company Ref. No.
		Preferred	Common	Guaranteed Stocks	Federal	Provincial	Municipal	Commercial Paper	Corporate	Company Bonds	Preferred	Common	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
5,776	40,862	29,002	—	29,002	—	10	—	—	—	10	19,620	624	32
4,140	29,548	29,037	—	29,037	—	8	—	—	—	8	14,380	549	14,929
570	570	1,338	1,330	2,668	—	—	—	—	—	—	200	—	200
570	570	1,266	1,337	2,603	—	—	—	—	—	—	200	—	200
1,349	2,337	1,948	—	1,948	2,116	—	—	—	214	2,330	162	49	211
810	1,769	1,303	—	1,303	1,955	—	—	—	153	2,108	134	21	155
15	818	4,959	—	4,959	244	44	—	—	88	376	917	16	933
11	597	4,316	—	4,316	250	40	—	—	64	354	928	25	953
253	253	—	—	—	144	—	—	—	—	144	1,601	421	2,022
247	247	—	—	—	149	—	—	—	—	149	1,778	450	2,237
—	375	10,855	1,198	12,053	818	692	—	—	—	1,510	402	—	402
—	375	8,360	883	9,243	662	528	—	—	—	1,189	280	—	280
4,990	41,830	4,769	—	4,769	346	32	—	498	—	876	3,731	—	3,731
5,000	41,833	4,563	—	4,563	350	23	—	499	—	872	2,821	—	2,821
—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	432	—	—	—	—	432	609	383	992
—	—	—	—	—	574	—	—	—	—	574	611	387	998
54,403	140,168	14,324	328	14,652	296	294	—	—	—	590	2,169	6,208	8,377
54,095	139,563	12,207	328	12,535	334	269	—	—	—	603	1,575	9,199	10,774
26,500	167,748	32,000	—	32,000	9	—	—	—	—	9	3,360	4,338	7,698
26,464	167,823	32,070	—	32,070	10	—	—	—	—	10	2,916	7,024	9,940
—	132	598	—	598	3,227	—	—	—	—	3,227	1,656	443	2,099
—	136	623	—	623	3,316	—	—	—	—	3,316	1,675	488	2,163
—	656	501	—	501	1,832	—	—	—	100	1,932	2,017	1,020	3,037
—	689	529	—	529	1,904	—	—	—	100	2,004	2,123	1,123	3,246
585	585	513	—	513	—	—	—	—	—	—	6,300	186	6,486
585	585	513	—	513	—	—	—	—	—	—	5,760	186	5,946
—	100	—	—	—	178	—	—	—	10	188	—	—	—
—	100	—	—	—	180	—	—	—	8	188	—	—	—
—	9,588	—	—	—	1,001	—	—	—	—	1,001	—	936	936
—	9,940	—	—	—	1,029	—	—	—	—	1,029	—	1,766	1,766

Summary of Securities (continued)

GUARANTEED TRUST FUNDS

Ref No		Bonds			
		Federal	Provincial	Municipal	Commercial Paper
		\$	\$	\$	\$
B Other Corporations (cont'd)					
48	Quebec Trust	B V M V	2,926 2,952	53,730 53,241	57,744 60,522
49	The Regional Trust Company	B V M V	99 99	25 21	— —
50	The Royal Trust Company	B V M V	9,751 10,725	475 506	— —
51	Royal Trust Corporation of Canada	B V M V	146,572 155,345	4,975 5,210	3,214 3,292
52	Savings and Investment Trust	B V M V	3,555 3,312	9,675 10,495	15,681 16,166
53	Standard Trust Company	B V M V	110 86	2,534 1,773	— —
54	Sterling Trust Corporation	B V M V	2,495 2,424	5,895 5,623	5,762 5,732
55	Western Capital Trust Company	B V M V	— —	— —	— —
Subtotals B		B V M V	429,997 425,261	273,005 248,813	241,309 246,233
Totals 1982		B V M V	506,086 498,093	411,317 386,806	242,524 247,312
Totals 1981		B V M V	798,245 687,323	346,518 275,468	185,678 163,772
					832,066 832,612 1,022,475 1,022,906 817,416 816,809

Trust Companies — 1982

COMPANY FUNDS														
Stocks					Bonds					Stocks				
Total			Guaranteed		Federal		Provincial		Municipal		Commercial		Total	
Corporate	Bonds	Stocks	Common	Preferred	Common	Stocks	Federal	Provincial	Municipal	Commercial	Paper	Corporate	Company	Ref.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	No.	Stocks
6,122	120,522	4,242	29	4,271	943	4,083	2,953	2,935	10,914	573	573	48		
6,300	123,015	4,779	6	4,785	892	4,155	2,945	2,748	10,740	513	513	48		
25	149	—	—	—	—	—	—	—	—	—	—	—	—	—
20	140	—	—	—	—	—	—	—	—	—	—	—	—	—
75,085	135,963	52,817	—	52,817	306	391	21	113	831	5,887	5,887	50		
75,741	137,651	50,093	—	50,093	327	299	14	115	755	47,788	47,788	50		
346,641	939,978	106,294	—	106,294	252	—	—	10,000	10,252	169,340	169,340	51		
349,035	951,820	106,658	—	106,658	233	—	—	10,000	10,233	139,574	139,574	51		
8,422	37,333	3,360	—	3,360	3,027	1,115	—	—	4,142	2,759	2,759	52		
8,319	38,292	3,284	—	3,284	3,286	1,150	—	—	4,436	2,835	2,835	52		
1,291	3,935	24,743	28,108	52,851	—	1,424	—	40	1,861	12,442	12,442	53		
1,269	3,128	25,014	21,114	46,128	—	1,047	—	34	1,478	10,611	10,611	53		
12,369	26,521	32,814	5,992	38,806	492	—	—	—	492	10,845	10,845	54		
12,368	26,147	31,470	5,396	36,866	455	—	—	—	455	10,568	10,568	54		
—	—	—	152	152	—	—	—	—	—	—	—	55		
—	—	—	103	103	—	—	—	—	—	—	—	55		
769,580	2,545,957	701,447	118,177	819,624	64,232	24,827	7,596	35,253	133,505	446,995	446,995	55		
756,616	2,511,535	640,954	108,984	749,938	62,420	23,422	7,358	34,165	128,963	375,829	375,829	55		
1,110,827	3,323,229	871,769	133,080	1,004,849	75,890	31,550	8,088	49,266	182,701	515,138	515,138	55		
1,133,004	3,288,121	808,294	121,841	930,135	74,037	29,409	7,792	47,705	176,851	432,762	432,762	55		
756,636	2,904,493	885,699	100,836	986,535	88,719	51,086	4,482	51,336	251,544	494,109	494,109	55		
722,672	2,666,043	802,089	90,519	892,608	81,742	46,058	3,509	45,980	233,392	378,534	378,534	55		

Investment Income Earned

GUARANTEED TRUST FUNDS

Ref. No.		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans
A. Provincial (Ontario) Corporations					
1	Cabot Trust Company	\$ 1,594	\$ —	\$ —	\$ 268
2	Community Trust Company Ltd.	1,101	—	—	182
3	Counsel Trust Company	622	1	—	—
4	District Trust Company	155	233	902	107
5	The Dominion Trust Company	534	278	—	2
6	The Effort Trust Company	659	28	—	—
7	Executive Trust Company	339	12	—	3,327
8	Family Trust Corporation	105	45	—	—
9	Financial Trust Company	3,081	427	571	2,485
10	Huron Trust Company	45	246	21	624
11	London Trust & Savings Corporation	—	—	—	—
12	Monarch Trust Company	221	567	212	182
13	The Municipal Trust Company	14	47	—	—
14	National Trust Company, Limited	70,507	35,682	6,721	3,908
15	Security Trust Company	149	—	—	—
16	Vanguard Trust of Canada Limited	583	—	—	—
17	Victoria and Grey Trust Company	30,029	42,603	9,056	3,284
Subtotals A		109,738	80,169	17,483	14,349

Trust Companies — 1982

COMPANY FUNDS

Consumer Loans	Mortgages	Other	Total Guaranteed Funds	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Other	Total Company Funds	Total Company and Guaranteed Funds	Ref. No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
15	3,427	31	5,335	—	—	—	—	—	—	—	—	5,335	1
—	4,118	—	5,381	214	—	—	—	88	—	—	302	5,683	2
—	3,515	51	4,189	57	—	—	28	—	350	221	656	4,845	3
467	21,354	23	23,241	—	25	12	—	—	570	553	1,160	24,401	4
—	169	—	983	—	55	2	—	—	—	—	57	1,040	5
61	879	—	1,627	139	—	13	—	—	299	—	451	2,078	6
—	—	—	3,678	—	135	321	—	—	2	—	458	4,135	7
—	1,486	—	1,636	71	—	—	—	—	146	36	253	1,889	8
23	10,267	1,720	18,574	—	—	—	—	—	—	1,123	1,123	19,697	9
—	2,716	—	3,652	—	196	8	—	—	—	—	204	3,856	10
—	—	—	—	57	—	—	—	—	—	—	57	57	11
—	2,827	—	4,009	—	—	—	—	—	—	—	—	4,009	12
—	4,846	—	4,907	—	—	—	—	—	—	—	—	4,907	13
44,959	175,879	—	337,656	—	11,430	1,140	157	—	2	—	12,729	350,385	14
—	2,887	—	3,036	—	40	6	—	—	—	26	72	3,108	15
—	8,336	—	8,919	32	90	—	—	1	21	354	498	9,417	16
16,491	372,333	—	473,796	—	2,462	7,276	24	17	—	(912)	8,867	482,663	17
62,016	615,039	1,825	900,619	570	14,433	8,778	209	106	1,390	1,401	26,887	927,506	

Investment Income Earned (cont'd)

GUARANTEED TRUST FUNDS					
Ref. No.		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans
	B. Other Corporations	\$	\$	\$	\$
21	The Bankers' Trust Company	—	—	—	—
22	Bayshore Trust Company	26	1	—	—
23	Canada Permanent Trust Company	34,647	30,409	6,513	6,368
24	The Canada Trust Company	40,692	13,827	9,010	1,763
25	Central Trust Company	9,759	1,923	7,388	9,196
26	Continental Trust Company	3,512	38	72	854
27	Co-operative Trust Company of Canada	1,727	6,238	303	—
28	Credit Foncier Trust Company	11,235	2,053	1,766	—
29	Eaton Bay Trust Company	9,485	2,349	981	—
30	The Equitable Trust Company	515	12	77	—
31	The Fidelity Trust Company	6,002	1,638	161	261
32	First City Trust Company	3,347	9,674	9,093	31,339
33	General Trust of Canada	17,059	22,086	289	3,283
34	General Trust Inc.	—	1	—	19
35	Guaranty Trust Company of Canada	51,565	2,776	1,879	2,430
36	Guardian Trust Company	7,465	168	202	197
37	Income Trust Company	734	509	159	92
38	Inland Trust and Savings Corporation Limited	309	69	460	—
39	The Interior Trust Company	6	10	18	—
40	The International Trust Company	1,596	33	1,092	4,636
41	Investors Group Trust Company Limited	6,185	1,123	624	—
42	Marcil Trust Company	—	—	—	—
43	The Merchant Trust Company	—	—	—	—
44	Montreal Trust Company	7,203	12,963	1,081	4,675
45	Montreal Trust Company of Canada	10,281	17,173	3,291	1,609
46	The Morgan Trust Company	484	26	88	17
47	Morgan Trust Company of Canada	599	5	84	30
48	Morguard Trust Company	545	62	—	—
49	North Canadian Trust Company	675	16	—	525
50	The Premier Trust Company	1,053	1,185	—	35
51	Quebec Trust	127	12,609	263	497
52	The Regional Trust Company	344	15	—	72
53	The Royal Trust Company	43,848	17,410	5,146	2,522
54	Royal Trust Corporation of Canada	138,360	92,306	11,002	9,828
55	Savings and Investment Trust	166	12,426	321	1,976
56	Standard Trust Company	5,607	413	4,287	13,288
57	Sterling Trust Corporation	10,842	1,365	1,696	1,115
58	Western Capital Trust Company	1,135	195	—	270
Subtotals B		427,135	263,106	67,346	96,897
Totals 1982		536,873	343,275	84,829	111,246
Totals 1981		495,839	327,696	82,228	192,696

Trust Companies — 1982

COMPANY FUNDS													Total Company and Guaranteed Funds No.
Consumer Loans	Mortgages	Other	Total Guaranteed Funds	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Other	Total Company Funds		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
—	—	—	—	27	25	—	—	—	58	9	119	\$ 21	
—	542	—	569	25	40	2	—	—	—	—	67	636	
65,884	317,305	885	482,011	6,884	5,779	3,773	—	—	—	(814)	15,622	477,633	
4,890	279,437	39,563	389,182	65	514	7,160	—	—	—	13,786	21,525	410,707	
18,089	183,823	142	230,320	3,089	2,624	407	374	—	—	(3,784)	2,710	233,030	
—	15,453	53	19,982	456	94	168	—	—	—	26	744	20,726	
—	59,880	—	68,148	45	481	1,102	683	—	—	382	2,693	70,841	
—	65,981	—	81,035	146	179	1,720	—	—	21	(40)	2,026	83,061	
206	82,395	—	95,416	645	408	914	—	—	16	—	1,983	97,399	
—	2,369	—	2,973	—	—	—	—	—	88	—	88	3,061	
39	83,385	16,875	106,361	271	689	—	—	—	—	—	960	109,321	
2	123,624	32,955	210,034	—	15	305	—	4	159	13,357	13,840	223,874	
—	78,726	356	121,799	—	2,340	2,310	—	—	—	377	5,027	126,826	
—	5,462	197	5,679	—	76	—	—	—	2	190	268	5,947	
88,701	159,034	30,060	336,445	7,035	477	1,703	105	—	—	181	9,501	345,946	
—	10,196	—	18,228	—	—	—	—	—	—	29	29	18,257	
114	10,541	—	12,149	41	200	14	—	—	—	6	261	12,410	
—	16,229	—	17,067	495	84	69	23	2	183	—	856	17,923	
—	36	—	70	17	42	167	31	—	27	5	289	359	
—	14,692	—	22,049	1,412	141	53	—	—	—	1,608	3,214	25,263	
—	15,912	—	23,844	328	25	325	—	—	441	—	1,119	24,963	
—	—	—	—	122	—	—	—	—	9	—	131	131	
—	—	—	—	—	66	91	—	—	—	—	157	157	
—	41,801	—	67,723	6,333	50	771	675	—	803	1,605	10,237	77,960	
—	85,635	—	117,989	7,735	1	953	11	—	2	538	9,240	127,229	
45	11,294	—	11,954	102	290	179	—	—	2	9	580	12,534	
2	8,058	—	8,778	93	84	257	—	—	8	—	9,220	12,534	
—	20,280	31	20,918	1,261	—	764	—	—	13	54	2,092	23,010	
—	5,107	—	6,355	301	36	—	—	—	—	—	337	6,692	
32	14,057	—	16,330	170	272	85	—	—	797	(132)	1,192	17,522	
9,495	65,542	—	88,533	1,142	775	10	—	19	1,349	637	3,932	92,465	
—	2,399	—	2,869	140	—	—	14	8	25	—	187	3,056	
39	148,890	—	220,578	10,659	94	5,525	—	—	44	—	16,322	236,900	
2,762	440,497	—	711,182	23,919	617	15,019	64	—	5,181	—	44,736	755,918	
19,189	19,642	—	34,531	13	468	338	—	—	—	228	1,111	35,642	
—	40,570	157	64,354	150	116	1,418	—	—	—	3,468	5,152	69,506	
32	50,499	5,624	72,311	629	114	943	—	9	168	290	2,160	74,471	
1,170	7,698	—	9,298	23	60	6	1	—	138	—	228	9,526	
—	—	—	3,679,064	73,773	17,276	46,551	1,988	42	9,532	32,015	181,177	3,860,241	
210,691	2,486,991	126,898	4,579,683	74,343	31,709	55,329	2,197	148	10,922	33,416	208,064	4,787,747	
272,707	3,102,030	128,723	4,243,833	80,384	32,237	62,816	2,094	302	13,783	27,833	219,449	4,463,282	
176,639	2,902,488	66,247	4,243,833	80,384	32,237	62,816	2,094	302	13,783	27,833	219,449	4,463,282	

Other Operating Expenses

Ref.
No.

A. Provincial (Ontario) Corporations	
1	Cabot Trust Company
2	Community Trust Company Ltd.
3	Counsel Trust Company
4	District Trust Company
5	The Dominion Trust Company
6	The Effort Trust Company
7	Executive Trust Company
8	Family Trust Corporation
9	Financial Trust Company
10	Huron Trust Company
11	London Trust & Savings Corporation
12	Monarch Trust Company
13	The Municipal Trust Company
14	National Trust Company, Limited
15	Security Trust Company
16	Vanguard Trust of Canada Limited
17	Victoria and Grey Trust Company
Subtotals A	

Trust Companies — 1982

Advertising	Auditors' Fees	Commissions on Deposits and Debentures	Insurance		Legal Fees	Mortgage Fees	Rents		Consulting Expense	Computer Processing and Accounting Expenses	Management Fees	Miscellaneous	Total	Ref. No.
			Deposit	Other			Premises	Equipment						
\$ 133	\$ 17	\$ 23	\$ 8	\$ 13	\$ 21	\$ —	\$ 109	\$ 5	\$ —	\$ 13	\$ —	\$ 221	\$ 563	1
8	13	—	—	10	12	9	8	—	—	—	—	96	156	2
40	17	153	6	4	15	—	—	—	—	24	1,339	97	1,695	3
3	365	2	34	47	—	75	45	29	—	70	405	738	1,813	4
—	15	—	1	3	33	—	76	—	—	20	—	58	206	5
67	13	6	3	9	11	—	41	—	6	—	27	204	377	6
17	42	35	—	—	11	—	35	5	44	—	56	—	245	7
1,029	53	15	4	11	79	4	882	91	—	49	35	1,293	3,545	8
66	105	49	20	16	69	—	170	11	73	—	902	1,516	2,997	9
17	20	5	—	18	—	3	—	5	—	—	—	135	203	10
—	2	—	—	—	4	—	—	—	—	—	46	—	52	11
5	10	4	7	3	—	—	11	—	—	2	—	30	72	12
7	—	33	10	—	—	—	—	—	—	—	250	16	316	13
2,113	299	42	226	360	377	442	4,320	4,149	—	—	—	16,575	28,903	14
20	29	37	7	9	50	13	12	2	—	23	39	87	328	15
17	45	81	18	13	35	12	228	8	—	106	185	247	975	16
1,047	302	521	189	375	152	349	1,970	1,192	73	490	—	9,296	15,956	17
4,589	1,347	1,006	533	891	859	907	7,907	5,497	196	797	3,264	30,609	58,402	

Other Operating Expenses (continued)

Ref. No.	
	B. Other Corporations
21	The Bankers' Trust Company
22	Bayshore Trust Company
23	Canada Permanent Trust Company
24	The Canada Trust Company
25	Central Trust Company
26	Continental Trust Company
27	Co-operative Trust Company of Canada
28	Credit Foncier Trust Company
29	Eaton Bay Trust Company
30	The Equitable Trust Company
31	The Fidelity Trust Company
32	First City Trust Company
33	General Trust of Canada
34	General Trust Inc.
35	Guaranty Trust Company of Canada
36	Guardian Trust Company
37	Income Trust Company
38	Inland Trust and Savings Corporation Limited
39	The Interior Trust Company
40	The International Trust Company
41	Investors Group Trust Company Limited
42	Marcil Trust Company
43	The Merchant Trust Company
44	Montreal Trust Company
45	Montreal Trust Company of Canada
46	The Morgan Trust Company
47	Morgan Trust Company of Canada
48	Morguard Trust Company
49	North Canadian Trust Company
50	The Premier Trust Company
51	Quebec Trust
52	The Regional Trust Company
53	The Royal Trust Company
54	Royal Trust Corporation of Canada
55	Savings and Investment Trust
56	Standard Trust Company
57	Sterling Trust Corporation
58	Western Capital Trust Company
	Subtotals B
	Totals 1982
	Totals 1981

Trust Companies — 1982

Advertising	Auditors' Fees	Commissions on Deposits and Debitures		Insurance		Legal Fees	Mortgage Fees	Rents		Consulting Expense	Accounting Expenses	Management Fees	Miscellaneous	Total	Ref. No.
		Fees	Debitures	Deposit	Other			Premises	Equipment						
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
—	2	—	—	—	—	—	—	—	—	—	98	—	15	115	21
—	10	—	1	—	—	—	—	30	—	—	4	—	39	89	22
9,466	285	137	108	380	243	273	5,308	5,225	—	—	—	—	26,543	47,968	23
3,463	104	15	1	278	304	6	8,675	5,341	159	234	—	—	15,111	33,691	24
631	175	91	—	251	172	376	1,631	1,051	—	—	—	—	4,938	9,517	25
140	162	80	32	41	5	91	222	30	—	373	90	—	533	1,799	26
127	127	277	21	72	95	25	716	333	256	25	—	—	2,543	4,617	27
320	15	750	112	—	—	186	—	—	—	—	2,345	—	233	3,961	28
228	213	—	165	(25)	180	41	608	112	4	1,728	—	6,405	9,659	29	
—	9	—	—	—	—	—	—	—	—	—	600	—	28	637	30
550	190	256	192	118	208	250	764	49	110	925	—	3,192	6,804	31	
862	143	1,527	344	487	349	678	2,648	74	1,094	—	7,406	—	15,612	32	
887	104	55	78	160	33	33	2,373	921	—	—	—	4,688	9,299	33	
1,276	68	—	—	42	44	—	968	241	—	—	—	1,712	4,351	34	
1,428	252	68	274	179	197	15	4,020	832	119	5,645	—	13,017	26,046	35	
128	23	194	14	128	71	35	316	136	75	253	247	1,482	3,047	36	
25	30	49	—	—	43	1	102	8	—	4	—	—	563	37	
(2)	23	387	1	16	10	115	58	—	—	—	—	—	466	1,074	38
8	5	—	—	5	34	—	8	—	—	1	—	—	49	110	39
—	132	169	—	52	47	715	356	43	147	325	—	822	2,093	40	
—	16	—	42	1	51	—	79	21	—	470	1,015	338	2,751	41	
—	1	—	—	—	—	—	—	—	—	—	118	11	130	42	
—	1	—	—	—	—	—	—	—	—	—	60	3	65	43	
2,629	259	62	135	193	659	16	1,879	3,934	1,426	—	—	11,667	22,859	44	
1,185	24	12	24	24	277	103	2,083	1,047	70	—	—	7,899	12,724	45	
59	37	59	25	25	97	38	235	144	28	152	989	293	2,195	46	
14	33	63	12	9	7	26	101	69	24	290	—	302	950	47	
25	23	171	37	15	163	23	297	37	114	30	—	1,319	2,231	48	
82	36	46	7	8	13	23	126	24	—	112	—	309	786	49	
35	31	54	34	12	123	29	123	—	—	—	—	358	689	50	
506	78	—	93	94	39	—	1,642	1,301	—	—	—	2,712	6,465	51	
48	21	2	1	21	57	26	105	46	—	7	—	269	603	52	
2,002	146	—	288	5	402	—	3,799	256	—	—	21,568	7,656	36,122	53	
8,753	206	—	477	464	628	—	14,945	1,949	—	—	—	40,055	67,477	54	
357	35	—	39	48	45	11	246	108	25	—	110	1,365	2,389	55	
308	68	1,347	97	68	15	311	321	14	—	87	—	1,846	4,458	56	
136	92	182	117	85	343	(4)	943	325	—	701	—	2,642	5,562	57	
22	50	139	14	23	36	7	—	163	49	99	108	1,174	1,864	58	
35,966	3,255	6,117	2,668	3,340	4,849	3,426	55,727	23,834	3,700	11,563	34,656	162,291	351,392		
40,555	4,602	7,123	3,201	4,231	5,708	4,333	63,534	29,331	3,896	12,360	37,920	192,900	409,794		
44,362	3,840	7,812	4,340	4,991	4,552	4,983	54,180	24,454	—	—	—	208,799	362,313		

Gains and Losses on Investments

Ref. No.		Bonds	
		Gains	Losses
	A. Provincial (Ontario) Corporations	\$	\$
1	Cabot Trust Company	—	—
2	Community Trust Company Ltd.	—	—
3	Counsel Trust Company Limited	—	6
4	District Trust Company	6	64
5	The Dominion Trust Company	—	—
6	The Effort Trust Company	—	—
7	Executive Trust Company	89	2
8	Family Trust Corporation	—	—
9	Financial Trust Company	349	—
10	Huron Trust Company	1	—
11	London Trust & Savings Corporation	—	—
12	Monarch Trust Company	280	—
13	The Municipal Trust Company	1	—
14	National Trust Company, Limited	—	3,244
15	Security Trust Company	—	—
16	Vanguard Trust of Canada Limited	—	—
17	Victoria and Grey Trust Company	243	—
	Subtotals A	969	3,316

Trust Companies — 1982

Realized on Sale or Maturity				Adjustment of Book Values								Net Gains Ref. (Losses) No.	
Stocks		Mortgages		Net Realized Gains (Losses)	Bonds		Stocks		Mortgages		Other		
Gains	Losses	Gains	Losses		Gains	Losses	Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs	Write-ups
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—	—
213	—	—	—	118	95	—	—	—	—	—	—	11	(11)
11	—	—	160	969	1,242	—	—	—	—	—	—	—	—
—	—	—	—	(58)	98	—	500	—	891	—	1,799	—	118
—	—	—	—	(13)	—	—	—	—	—	—	—	—	(2,201)
278	13	—	—	323	—	—	—	—	—	—	—	—	4
—	44	—	—	(2)	—	—	—	—	—	—	—	—	(58)
—	223	—	—	555	—	—	—	—	—	—	—	—	(13)
429	1	—	—	6	—	—	—	—	697	—	—	—	323
6	—	—	—	—	—	—	—	—	—	—	—	—	7
—	—	—	—	—	—	—	—	—	—	—	—	—	(2)
—	—	—	—	—	—	—	—	—	—	—	—	—	9
84	—	123	—	489	2	232	23	197	—	46	—	35	(142)
—	—	—	—	1	—	—	—	—	—	—	—	—	29
—	2,259	—	—	12,851	96	—	—	—	—	—	—	—	10
—	—	—	—	14	—	—	—	—	429	—	—	—	11
3	—	11	—	13	—	—	—	19	—	—	—	—	12
—	—	69	53	—	3	—	—	—	36	—	—	—	13
7,162	—	—	11,795	(10,487)	23	—	—	—	50	—	—	—	14
—	—	—	—	—	6,120	—	—	—	—	—	—	—	15
—	—	—	—	—	—	—	—	—	—	—	—	—	(37)
—	—	—	—	—	—	—	—	—	—	—	—	—	16
—	—	—	—	—	—	—	—	—	—	—	—	—	(10,487)
8,186	2,540	203	12,008	4,799	19,717	232	23	716	2,103	46	4,264	—	(2,029)
—	—	—	—	—	6,412	—	—	—	—	—	—	—	—

Gains and Losses on Investments (continued)

Ref. No.		Bonds	
		Gains	Losses
	B. Other Corporations	\$	\$
21	The Bankers' Trust Company	—	—
22	Bayshore Trust Company	—	—
23	Canada Permanent Trust Company	413	548
24	The Canada Trust Company	374	60
25	Central Trust Company	5	—
26	Continental Trust Company	22	2
27	Co-operative Trust Company of Canada	50	—
28	Credit Foncier Trust Company	53	—
29	Eaton Bay Trust Company	37	—
30	The Equitable Trust Company	—	—
31	The Fidelity Trust Company	438	7
32	First City Trust Company	488	531
33	General Trust of Canada	1,011	1,009
34	General Trust Inc.	—	—
35	Guaranty Trust Company of Canada	25	—
36	Guardian Trust Company	5	—
37	Income Trust Company	43	—
38	Inland Trust and Savings Corporation Limited	8	—
39	The Interior Trust Company	90	8
40	The International Trust Company	—	—
41	Investors Group Trust Company Limited	334	—
42	Marcil Trust Company	—	—
43	The Merchant Trust Company	—	—
44	Montreal Trust Company	4	—
45	Montreal Trust Company of Canada	—	—
46	The Morgan Trust Company	3	52
47	Morgan Trust Company of Canada	11	—
48	Morguard Trust Company	—	—
49	North Canadian Trust Company	9	—
50	The Premier Trust Company	—	—
51	Quebec Trust	19	—
52	The Regional Trust Company	—	—
53	The Royal Trust Company	—	3
54	Royal Trust Corporation of Canada	1,313	748
55	Savings and Investment Trust	392	—
56	Standard Trust Company	—	—
57	Sterling Trust Corporation	1,134	3
58	Western Capital Trust Company	1	—
	Subtotals B	6,282	2,971
	Totals 1982	7,251	6,287
	Totals 1981	2,056	10,646

Trust Companies — 1982

Realized on Sale or Maturity				Adjustment of Book Values								Net	Ref.	No.		
Stocks		Mortgages		Other		Bonds		Stocks		Mortgages		Other			Realized Gains (Losses)	
Gains	Losses	Gains	Losses	Gains	Losses	Gains	Losses	Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs	Gains (Losses)
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	21
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	22
3,162	3,034	—	—	—	—	—	—	—	—	—	—	—	—	—	—	23
2,280	880	48	1,883	—	101	—	—	—	—	—	—	—	—	—	—	24
11	170	—	3,761	268	130	—	—	—	600	—	—	—	—	96	368	25
46	—	—	343	—	—	—	—	—	—	300	—	—	—	—	—	26
33	—	54	129	—	10	—	—	—	—	—	—	—	—	—	—	27
94	—	—	238	16	127	—	—	—	—	—	—	—	—	—	3,000	28
171	—	129	—	325	—	—	—	—	—	—	—	—	—	—	—	29
—	—	—	—	—	—	—	—	—	—	—	—	—	660	—	—	30
100	81	904	—	167	469	—	—	—	—	—	—	—	—	—	—	31
14,265	24	4	—	528	87	—	—	—	3	—	—	—	—	—	55	32
757	75	—	—	—	—	—	—	—	—	—	—	—	—	—	—	33
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	34
60	28	—	—	—	13	—	—	—	—	—	—	—	—	—	88	35
65	—	—	—	—	10	—	—	—	—	—	—	—	—	—	363	36
—	37	—	—	—	—	—	—	—	—	—	—	—	—	—	—	37
2	6	107	—	380	—	—	—	—	—	—	—	—	—	—	22	38
31	36	—	—	—	—	—	—	—	—	—	—	—	—	—	—	39
—	32	—	—	—	—	—	—	—	—	—	—	—	—	—	—	40
2	68	—	—	—	1,100	—	—	—	—	—	—	—	—	—	—	41
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	42
57	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	43
222	4	—	3,472	—	287	—	—	—	—	—	—	—	—	—	—	44
154	3	—	1,159	—	—	—	—	—	—	—	—	—	—	—	—	45
292	125	—	—	—	—	—	—	—	—	—	—	—	—	—	—	46
255	352	—	—	4	—	—	—	—	—	—	—	—	—	—	—	47
1,390	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	48
2	—	7	19	—	17	—	—	—	—	—	—	—	—	—	—	49
—	—	—	157	—	—	—	—	—	—	—	—	—	—	—	—	50
—	—	—	865	145	2	—	—	—	—	—	—	—	—	—	—	51
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	52
656	—	—	825	—	94	—	—	—	—	—	—	—	—	—	—	53
—	—	27	2,481	112	594	—	—	—	—	—	—	—	—	31	—	54
—	80	—	—	—	—	—	—	—	—	—	—	—	—	290	—	55
108	7	—	1,764	—	130	—	—	—	—	—	—	—	—	—	88	56
—	214	—	290	—	—	—	—	—	—	—	—	—	—	—	—	57
16	—	500	31	—	—	—	—	—	—	—	—	—	—	—	36	58
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	59
24,231	5,256	1,780	17,516	1,945	3,171	160	1,436	300	25,415	417	4,020	—	—	—	—	60
32,417	7,796	1,983	29,524	21,662	9,583	160	2,152	346	27,518	417	8,284	232	2	—	—	61
33,038	2,332	3,705	6,607	6,063	11,535	117	180	7,712	8,109	3	5,077	86	—	—	—	62

Estates, Trusts and Agencies Under Administration

Ref. No.		Cash	Bonds	Stocks	Mortgages	Deposited in Guaranteed Funds	Real Estate	Other	Total	Ref. No.
A. Provincial (Ontario) Corporations										
1	Cabot Trust Company	\$ —	\$ 465	\$ 201	\$ 1,217	\$ 50	\$ —	\$ —	\$ 1,933	1
2	Community Trust Company Ltd.	—	—	1,270	2,756	5,395	—	91	9,512	2
3	Counsel Trust Company	—	—	—	—	—	—	—	—	3
4	District Trust Company	890	2,458	1,496	1,965	28,779	2,729	64	38,381	4
5	The Dominion Trust Company	—	—	—	—	—	—	—	—	5
6	The Effort Trust Company	912	—	—	8,241	3,754	—	1,066	13,973	6
7	Executive Trust Company	—	—	—	—	—	—	—	—	7
8	Family Trust Corporation	—	—	—	—	—	—	—	—	8
9	Financial Trust Company	434	509	1,376	1,372	6,418	—	17	10,126	9
10	Huron Trust Company	—	—	—	—	—	3,911	—	3,911	10
11	London Trust & Savings Corporation	—	—	—	158	—	—	—	—	11
12	Monarch Trust Company	—	—	—	—	—	—	—	158	12
13	The Municipal Trust Company	—	—	—	—	—	—	—	—	13
14	National Trust Company, Limited	223,196	4,886,189	3,416,856	634,982	330,727	133,767	259,488	9,885,205	14
15	Security Trust Company	—	—	—	781	—	—	—	781	15
16	Vanguard Trust of Canada Limited	33	454	27	—	2,154	—	—	2,668	16
17	Victoria and Grey Trust Company	16,614	146,454	84,988	522,498	430,927	8,337	21,127	1,230,945	17
Subtotals A		242,079	5,036,529	3,506,214	1,173,970	808,204	148,744	281,853	11,197,593	

Trust Companies — 1982

Ref. No.	Cash	Bonds	Stocks	Mortgages	Deposited in Guaranteed Funds	Real Estate	Other	Total	Ref. No.
B. Other Corporations									
21	698	21,294	103,807	—	—	—	4,046	129,845	21
22	—	—	—	—	—	—	—	—	22
23	9,415	2,336,155	1,646,840	263,602	24,422	68,197	266,261	4,614,892	23
24	29,698	3,256,013	3,610,573	533,856	1,218,782	58,479	2,234,608	10,942,009	24
25	—	197,567	128,708	8,092	345,887	4,711	—	689,670	25
26	34,364	2,494	115,148	15,180	61,121	—	861	229,168	26
27	11,141	43,208	23,818	232,044	296,980	16,155	1,881,411	2,504,757	27
28	189	5,142	2,512	6,828	3,104	—	—	17,775	28
29	22,001	84,067	210,546	38,610	10,052	—	3,872	369,148	29
30	1,063	34,955	28,714	10,424	19,571	826	4,374	99,927	30
31	513	177	104	323,321	189,920	—	3	514,038	31
32	3,789	31,415	6,205	235,750	6,466	45	3,175	286,845	32
33	—	1,906	711	475	339	35	52	3,518	33
34	—	—	—	—	—	—	—	—	34
35	37,958	639,223	486,082	143,342	1,010,832	19,878	48,070	2,385,385	35
36	17,940	71,720	—	—	—	425	58,651	148,736	36
37	—	8,617	178,197	54,710	14,599	531	—	256,654	37
38	150	—	—	11,017	29,468	—	—	40,635	38
39	14	196	442	346	—	2,176	1,944	5,118	39
40	352,021	467,227	433,581	82,860	—	—	—	1,335,689	40
41	66,406	405,850	627,122	520,035	—	—	165,507	1,784,920	41
42	—	—	—	—	—	—	—	—	42
43	—	—	—	—	—	—	—	—	43
44	82,529	1,781,525	1,538,006	851,049	51,178	14,133	329,306	4,647,726	44
45	105,398	6,761,209	3,645,135	274,665	120,241	103,484	619,349	11,629,481	45
46	2,669	22,701	73,294	584	6,527	1,628	7,430	114,833	46
47	443	3,724	13,699	59,665	2,486	260	1,909	82,186	47
48	1,708	335	630	2,274,705	11,578	13,226	13,226	2,290,604	48
49	1,210	4,233	5,002	1,298	—	—	23	23,344	49
50	155	637	171	121	2,373	239	565	4,261	50
51	17,084	2,452,697	302,847	80,968	21,438	3,283	3,062,965	5,941,282	51
52	—	150	15	4,474	2,220	—	20	6,879	52
53	113,191	3,987,014	3,996,460	1,517,238	—	50,122	52,997	9,717,022	53
54	219,744	7,352,412	5,689,224	1,133,184	—	389,346	106,686	14,870,596	54
55	10,154	470,533	80,758	99,603	6,245	—	1,108,138	1,775,431	55
56	613	4,427	6,904	674	32,984	—	9,173	54,775	56
57	7,396	47,911	65,088	8,714	119,368	3,065	199,437	450,979	57
58	—	—	—	188,402	60	—	—	188,462	58
Subtotals B									
	1,149,654	30,496,734	23,020,343	8,975,836	3,608,241	717,012	10,188,770	78,156,590	
Totals 1982									
	1,391,733	35,533,263	26,526,557	10,149,806	4,416,445	865,756	10,470,623	89,354,183	
Totals 1981									
	1,241,647	24,046,485	15,639,093	9,512,468	4,339,741	631,359	6,518,598	65,929,391	

Miscellaneous Statements and Summaries

Comparative Summary of Assets and Liabilities of:

- A. Loan Corporations
- B. Trust Companies (Guaranteed Funds)
- C. Trust Companies (Company Funds)

Comparative Summary of Income and Expenditures
of Loan and Trust Corporations

Comparative Summary of Assets and Liabilities of Loan Corporations

Ref. No.	Assets and Liabilities	1982			1981			1980			1979			1978			1977		
		Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	Ref. No.
Assets																			
1	Mortgages	24,613,034	75.98		18,614,012	77.33		11,897,319	76.44		9,008,959	78.35		7,772,207	80.52		7,119,604	81.59	1
2	Collateral and Commercial Loans	1,765,640	5.45		1,308,305	5.43		553,358	3.56		178,891	1.56		144,209	1.49		118,415	1.36	2
3	Bonds	1,725,758	5.33		863,578	3.59		752,224	4.83		593,373	5.16		409,590	4.24		213,801	2.45	3
4	Stocks	342,022	1.06		371,299	1.54		263,921	1.70		362,494	3.15		214,742	2.22		139,218	1.60	4
5	Interest and Dividends Due and Accrued	343,042	1.06		262,466	1.09		155,335	1.00		112,597	0.98		91,389	0.95		82,132	0.94	5
6	Cash, Treasury Bills and Bank Term Deposits	2,200,524	6.79		1,352,107	5.62		937,972	6.03		486,881	4.23		412,344	4.27		419,960	4.81	6
7	Other	1,404,758	4.33		1,298,257	5.40		1,004,002	6.44		755,493	6.57		607,540	6.31		632,775	7.25	7
Total Assets		32,395,078	100.00		24,070,024	100.00		15,564,131	100.00		11,498,688	100.00		9,652,021	100.00		8,725,905	100.00	
Liabilities																			
8	Demand Deposits and Debentures	3,661,191	11.30		3,390,699	14.09		2,484,568	15.96		1,623,557	14.12		1,219,256	12.63		1,105,130	12.66	8
9	Term Deposits and Debentures	24,025,282	74.16		17,826,504	74.06		11,341,766	72.87		8,379,028	72.87		7,301,007	75.64		6,589,649	75.52	9
10	Accrued Interest	1,219,462	3.76		826,660	3.44		509,256	3.27		322,943	2.80		267,156	2.77		230,141	2.64	10
11	Other Liabilities	1,845,068	5.70		751,861	3.12		241,647	1.56		437,773	3.81		189,911	1.96		183,069	2.10	11
Totals		30,751,003	94.92		22,795,724	94.71		14,577,237	93.66		10,763,301	93.60		8,977,330	93.00		8,107,989	92.92	
12	Subordinated Notes	41,635	0.13		1,900	0.01		1,900	0.01		1,900	0.02		7,900	0.08		8,450	0.10	12
Shareholders' Equity																			
13	Capital Stock	1,125,223	3.48		891,913	3.71		627,264	4.03		422,490	3.68		362,692	3.76		300,693	3.45	13
14	General Reserves	304,063	0.94		247,359	1.03		195,907	1.26		193,489	1.68		167,668	1.74		161,591	1.85	14
15	Investment Reserves	17,577	0.05		19,006	0.07		24,504	0.16		30,055	0.26		25,631	0.27		22,422	0.25	15
16	Retained Earnings	155,577	0.48		114,122	0.47		137,319	0.88		87,453	0.76		110,800	1.15		124,760	1.43	16
Totals		1,602,440	4.95		1,272,400	5.28		984,998	6.33		733,487	6.38		666,791	6.92		609,466	6.98	
Total Liabilities and Shareholders' Equity		32,395,078	100.00		24,070,024	100.00		15,564,131	100.00		11,498,688	100.00		9,652,021	100.00		8,725,905	100.00	

Comparative Summary of Assets and Liabilities of Trust Companies — Guaranteed Funds

Ref. No.	Assets and Liabilities	1982		1981		1980		1979		1978		1977	
		Amount	Percent to Total	Amount	Percent to Total	Amount	Percent to Total	Amount	Percent to Total	Amount	Percent to Total	Amount	Percent to Total
	Assets												
1	Mortgages	23,198,503	65.78	24,456,431	69.68	23,510,263	74.19	21,612,842	78.31	18,252,219	78.70	15,152,171	78.33
2	Collateral and Commercial Loans	1,392,244	3.95	1,408,149	4.01	1,025,209	3.23	389,088	1.41	343,522	1.48	290,106	1.50
3	Bonds	3,323,229	9.42	2,904,493	8.27	2,122,150	6.70	1,805,424	6.54	1,478,415	6.37	1,548,264	8.00
4	Stocks	1,004,849	2.85	986,535	2.81	838,523	2.64	690,866	2.51	446,166	1.92	178,997	0.92
5	Cash, Treasury Bills and Bank Term Deposits	3,754,272	10.64	3,084,823	8.79	2,492,777	7.87	1,838,667	6.66	1,779,298	7.67	1,476,983	7.64
6	Accrued Income and Other Assets	2,594,875	7.36	2,259,224	6.44	1,702,590	5.37	1,260,624	4.57	894,326	3.86	697,353	3.61
	Total Assets	35,267,972	100.00	35,099,655	100.00	31,891,512	100.00	27,597,511	100.00	23,193,946	100.00	19,343,874	100.00
	Liabilities												
7	Demand Deposits and Certificates	8,821,207	25.01	7,881,866	22.46	7,649,352	24.14	6,581,533	23.85	5,713,057	24.63	5,390,386	27.87
8	Term Deposits and Certificates	24,354,499	69.06	24,980,829	71.17	22,471,799	70.91	19,771,056	71.64	16,546,425	71.34	13,194,354	68.21
9	Due to Company Funds	141,177	0.40	104,615	0.30	131,483	0.41	141,891	0.51	57,447	0.25	67,675	0.35
10	Accrued Interest	1,589,821	4.51	1,406,657	4.01	1,102,211	3.48	851,745	3.09	622,728	2.68	453,776	2.34
11	Other Liabilities	361,268	1.02	725,688	2.06	336,667	1.06	251,286	0.91	254,289	1.10	237,683	1.23
	Total Liabilities	35,267,972	100.00	35,099,655	100.00	31,891,512	100.00	27,597,511	100.00	23,193,946	100.00	19,343,874	100.00
	Estate, Trusts and Agency Funds	89,354,183	—	65,929,391	—	60,732,001	—	58,959,653	—	50,080,197	—	42,758,901	—

Company Funds

Ref. No.	Assets and Liabilities	1982			1981			1980			1979			1978			1977		
		Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	%	Amount	Percent to Total	%
1	Assets																		
2	Mortgages	70,580	3.33		80,090	3.79		48,248	2.60		52,175	3.18		54,051	3.74		43,663	3.30	
3	Collateral and Commercial Loans	7,989	0.38		12,869	0.61		10,486	0.56		29,100	1.77		9,684	0.68		16,205	1.23	
4	Bonds	182,701	8.61		251,544	11.91		237,288	12.76		226,411	13.79		207,051	14.34		208,615	15.77	
5	Stocks	685,751	32.32		672,474	31.83		640,087	34.43		531,403	32.38		468,742	32.47		362,379	27.40	
6	Cash, Treasury Bills and Bank Term Deposits	390,659	18.42		264,403	12.52		243,195	13.08		231,706	14.12		239,007	16.56		193,972	14.67	
	Accrued Income and Other Assets	783,720	36.94		831,021	39.34		679,872	36.57		570,577	34.76		464,994	32.21		497,638	37.63	
	Total Assets	2,121,400	100.00		2,112,401	100.00		1,859,176	100.00		1,641,372	100.00		1,443,529	100.00		1,322,472	100.00	
7	Liabilities																		
8	Subordinated Notes	95,316	4.49		76,021	3.60		78,901	4.24		40,062	2.44		34,941	2.42		39,946	3.02	
	Other Liabilities	542,625	25.58		580,678	27.49		436,837	23.50		420,321	25.61		362,394	25.11		270,793	20.48	
	Totals	637,941	30.07		656,699	31.09		515,738	27.74		460,383	28.05		397,335	27.53		310,739	23.50	
9	Shareholders' Equity																		
10	Capital Stock	808,655	38.12		855,453	40.50		724,181	38.95		572,606	34.88		435,226	30.15		338,239	25.58	
11	General Reserves	315,568	14.88		256,170	12.13		221,533	11.92		173,658	10.58		196,364	13.60		344,852	26.07	
12	Investment Reserves	1,355	0.06		24,893	1.18		39,833	2.13		34,894	2.13		23,052	1.60		24,069	1.82	
	Retained Earnings	357,881	16.87		319,186	15.10		358,091	19.26		399,831	24.36		391,552	27.12		304,573	23.03	
	Totals	1,483,459	69.93		1,455,702	68.91		1,343,438	72.26		1,180,989	71.95		1,046,194	72.47		1,011,733	76.50	
	Total Liabilities And Shareholders' Equity	2,121,400	100.00		2,112,401	100.00		1,859,176	100.00		1,641,372	100.00		1,443,529	100.00		1,322,472	100.00	

Comparative Summary of Income and Expenditures

Ref. No.		1982			1981			1980			Ref. No.
		Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	
	Income										
1	Investment Income Earned	\$ 3,922,409	\$ 4,787,747	\$ 8,710,156	\$ 2,797,810	\$ 4,463,282	\$ 7,261,092	\$ 1,532,397	\$ 3,420,852	\$ 4,953,249	1
2	Gains on Investments	13,012	24,845	37,857	22,928	54,862	77,790	25,442	61,242	86,684	2
3	Agency Fees and Commissions Earned	—	599,758	599,758	—	623,865	623,865	—	559,219	559,219	3
4	Other Revenue	58,035	75,503	133,538	41,988	74,381	116,369	17,745	56,489	74,234	4
	Totals	3,993,456	5,487,853	9,481,309	2,862,726	5,216,390	8,079,116	1,575,584	4,097,802	5,673,386	
	Expenditures										
5	Interest Incurred	3,507,243	4,201,612	7,708,855	2,515,355	4,027,102	6,542,457	1,256,692	3,004,798	4,261,490	5
6	Losses on Investments	21,732	51,544	73,276	6,454	31,120	37,574	15,486	48,015	63,501	6
7	Depreciation	6,296	26,046	32,342	5,241	24,606	29,843	3,629	20,714	24,343	7
8	Other Expenses	302,063	1,054,845	1,356,908	231,778	1,016,349	1,248,126	155,063	879,712	1,034,775	8
9	Provision for Income Taxes	12,163	8,091	20,254	822	(21,869)	(21,050)	10,515	12,522	23,037	9
10	Profit (Loss)	143,959	145,715	289,674	103,076	139,082	242,166	134,199	132,041	266,240	10
	Totals	3,993,456	5,487,853	9,481,309	2,862,726	5,216,390	8,079,116	1,575,584	4,097,802	5,673,386	

Average Rates of Interest and Dividends Earned, Interest Incurred and Average Dividends Paid by Loan and Trust Corporations

FOR THE YEAR 1982

	Trust Companies		
	Loan Corporations	Company Funds	Guaranteed Funds
Average Rate Earned on:			
Mortgages	14.28	14.50	13.02
Bonds and Debentures	10.78	14.60	11.02
Stocks	8.61	8.15	8.52
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	13.77	—	12.17
% of Dividends Paid to Shareholders' Equity	4.96	6.53	—

FOR THE YEAR 1981

	Trust Companies		
	Loan Corporations	Company Funds	Guaranteed Funds
Average Rate Earned on:			
Mortgages	13.89	14.52	12.64
Bonds and Debentures	15.17	13.19	13.04
Stocks	8.55	9.01	9.57
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	13.83	—	12.30
% of Dividends Paid to Shareholders' Equity	8.33	5.49	—

FOR THE YEAR 1980

	Trust Companies		
	Loan Corporations	Company Funds	Guaranteed Funds
Average Rate Earned on:			
Mortgages	11.00	10.59	11.08
Bonds and Debentures	10.32	10.08	10.73
Stocks	9.75	8.20	8.05
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	10.55	—	10.64
% of Dividends Paid to Shareholders' Equity	7.38	9.13	—

FOR THE YEAR 1979

	Trust Companies		
	Loan Corporations	Company Funds	Guaranteed Funds
Average Rate Earned on:			
Mortgages	10.44	10.69	10.57
Bonds and Debentures	11.34	8.93	10.71
Stocks	7.60	7.87	7.29
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	9.71	—	9.59
% of Dividends Paid on Shareholders' Equity	8.90	6.63	—

FOR THE YEAR 1978

	Trust Companies		
	Loan Corporations	Company Funds	Guaranteed Funds
Average Rate Earned on:			
Mortgages	10.51	9.96	10.44
Bonds and Debentures	8.80	7.45	9.29
Stocks	6.49	7.55	6.65
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	8.99	—	8.73
% of Dividends Paid on Shareholders' Equity	8.47	5.72	—

FOR THE YEAR 1977

	Trust Companies		
	Loan Corporations	Company Funds	Guaranteed Funds
Average Rate Earned on:			
Mortgages	10.58	9.04	9.96
Bonds and Debentures	11.18	8.04	8.43
Stocks	7.23	6.81	6.08
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	8.81	—	8.55
% of Dividends Paid on Shareholders' Equity	7.33	4.93	—

Statements of Deposits and Securities on hand and available for depositors, filed by Loan and Trust Corporations 1982

Pursuant to Section 195(1) or 194(2) of The Loan and Trust Corporations Act.

Sec. 195. — (1) Every loan corporation shall make a quarterly return in the form prescribed by the Registrar showing the amount of cash and securities required to be maintained under section 108 and the amount of deposits and of obligations of the corporation payable in less than 100 days as such amounts exist on the last days of March, June, September and December in each year, and the return shall be filed with the Registrar not later than one month after the expiration of the quarter to which it relates.

Sec. 194. — (2) Every trust company shall prepare a statement in the form prescribed by the Registrar as at the last day of March, June, September and December in each year showing the amount of cash and securities required to be maintained under section 121 and the amount of deposits and of funds received for guaranteed investment coming due in less than 100 days.

Cash and Securities Available for Liquidity Purposes

as of December 31, 1982

Ref. No.	
	A. Provincial (Ontario) Corporations
1	The Canborough Corporation
2	Home Savings and Loan Corporation
3	Landmark Savings and Loan Association
4	London Loan Limited
5	The Municipal Savings & Loan Corporation
6	Nipissing Mortgage Corporation
7	Shoppers Mortgage and Loan Corporation
8	Temguard Savings & Loan Company
	Subtotals A
	B. Other Corporations (excluding Mortgage Investment Companies)
9	Bank of Montreal Mortgage Corporation
10	Canada Permanent Mortgage Corporation
11	Canada Trustco Mortgage Company
12	Central and Eastern Mortgage Corporation
13	CIBC Mortgage Corporation
14	Continental Bank Mortgage Corporation
15	Credit Foncier
16	Equitrust Mortgage and Savings Company
17	First City Mortgage Company
18	Nova Scotia Savings & Loan Company
19	Procan Mortgage Corporation
20	Royal Bank Mortgage Corporation
21	The Royal Trust Company Mortgage Corporation
22	Royal Trustco Mortgage Company
23	Scotia Mortgage Corporation
24	Standard Loan Company
25	TD Mortgage Corporation
26	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1982
	Mortgage Investment Companies
27	CCB Mortgage Investment Corporation
28	Fedco Mortgage Investment Company
29	FidMor Mortgage Investors Corporation
30	Morguard Home Mortgage Investment Corporation
31	Morguard Mortgage Investment Company of Canada
32	Seel Mortgage Investment Corporation
	Totals 1982

Loan Corporations — 1982

1	2	3	4	5	6	7	8	9	10
Total Demand Deposits and Obligations Repayable in less than 100 days	Cash and Gov't of Canada Securities Maturing in 3 Yrs. or less and bank lines of credit	2 as a % of 1	Gov't of Canada Securities Maturing in 3 to 10 years	Other Approved Securities	Total	6 as a % of 1	Percentage of Securities to Deposits — Sept. 30/82	Percentage of Securities to Deposits — June 30/82	Percentage of Securities to Deposits — March 31/82
\$	\$	%	\$	\$	\$	%	%	%	%
—	604	—	—	—	604	—	—	—	—
4,655	900	19.3	220	—	1,120	24.1	33.0	39.7	27.7
7,996	3,175	39.7	—	3,197	6,372	79.7	101.7	106.5	49.1
667	7,386	1,107.3	—	—	7,386	1,107.3	226.4	1,164.8	111.9
87,782	17,799	20.3	100	6,119	24,018	27.4	24.2	21.3	24.8
100	204	204.0	—	15	219	219.0	317.4	291.5	460.4
5,401	1,451	26.9	—	—	1,451	26.9	—	78.4	97.7
29,110	2,550	8.8	8,656	7,727	18,933	65.0	—	180.9	430.6
135,711	34,069	25.1	8,976	17,058	60,103	44.3	143.4	144.9	31.5
786,395	189,157	24.1	—	—	189,157	24.1	43.0	37.4	51.3
964,295	224,581	23.3	—	77,659	302,240	26.7	27.8	24.8	24.7
3,162,181	927,567	29.3	33,584	291,533	1,252,684	39.6	53.5	48.9	34.0
2,595	48,600	1,872.8	—	—	48,600	1,872.8	666.9	722.9	93.5
1,034,702	141,628	13.7	15,312	50,000	206,940	20.0	20.0	20.0	20.0
17,238	50,182	291.1	—	—	50,182	291.1	170.3	217.4	131.4
328,044	152,575	46.5	74	9,126	161,775	49.3	40.7	44.0	38.6
2,820	5,579	197.8	75	573	6,227	220.8	168.3	131.1	86.2
1,990	18,980	953.8	—	—	18,980	953.8	1,380.9	1,354.5	1,013.6
79,819	38,685	48.5	1,068	149	39,902	50.0	29.7	27.7	25.8
133,830	67,301	50.3	—	4,995	72,296	54.0	36.2	28.1	27.0
641,427	141,385	22.0	—	—	141,385	22.0	20.3	22.2	49.4
200,255	34,802	17.4	—	29,501	64,303	32.1	21.5	26.3	32.9
—	1,096	—	—	—	1,096	—	—	—	—
453,649	109,740	24.2	—	—	109,740	24.2	26.2	23.3	25.3
2,947	3,467	117.6	—	—	3,467	117.6	57.7	71.6	114.9
731,752	292,067	39.9	—	—	292,067	39.9	32.8	43.9	42.3
5,251	20,257	385.8	688	75	21,030	400.5	218.0	218.9	248.6
8,543,190	2,350,599	27.5	50,811	463,611	2,865,021	33.5	39.0	37.7	35.4
8,684,901	2,384,668	27.5	59,787	480,669	2,925,124	33.7	41.5	40.4	35.3
Total Mortgage Commitments and Debts Maturing Within 12 Months	Cash, Bank Credit, Mortgages and Investments Maturing Within 12 Months	2 as a % of 1							
\$	\$	%							
54,519	137,594	252.4							
4,072	6,250	153.5							
1,800	4,589	254.9							
57,287	57,978	101.2							
161,823	170,807	105.6							
5,988	11,514	192.3							
285,489	388,732	136.2							

Cash and Securities Available for Liquidity Purpose

as of December 31, 1982

Ref. No.	1	2	3	4	5	6	7	8	9	10
	Total Demand Deposits and Obligations Repayable in 100 days	Cash & Gov't Securities of Canada Maturing in 3 yrs or less	2 as a % of 1	Gov't of Canada Securities Maturing in 3 to 10 yrs.	Other Approved Securities	Total	6 as a % of 1	Percentage of Securities to Deposits — Sept. 30/82	Percentage of Securities to Deposits — June 30/82	Percentage of Securities to Deposits — March 30/82
A. Provincial (Ontario) Corporations										
1 Cabot Trust Company	\$ 20,943	\$ 12,317	58.8	—	\$ 405	\$ 12,722	60.7	150.0	71.7	272.4
2 Community Trust Company Ltd.	16,284	11,315	69.4	—	—	11,315	69.4	66.6	56.8	41.2
3 Counsel Trust Company	8,122	7,676	94.5	10	21	7,707	94.9	454.0	103.5	749.8
4 District Trust Company	15,787	80	0.5	234	1,722	2,036	12.9	—	—	—
5 The Dominion Trust Company	4,591	1,073	23.3	29	1,169	2,271	49.5	49.9	102.1	100.6
6 The Effort Trust Company	3,215	3,453	107.4	300	—	3,753	116.7	143.5	143.8	135.6
7 Executive Trust Company	3,625	3,980	109.8	—	—	3,980	109.8	152.4	169.1	8,025.6
8 Family Trust Corporation	2,000	1,389	69.4	—	100	1,489	74.4	90.8	97.7	26.3
9 Financial Trust Company	66,833	22,479	33.6	1,027	16,339	39,845	59.6	30.2	54.3	45.6
10 Huronia Trust Company	10,339	1,623	15.7	172	527	2,322	22.4	32.2	34.2	35.1
11 London Trust & Savings Corporation	—	1,112	—	—	—	1,112	—	—	—	—
12 Monarch Trust Company	9,388	2,499	26.6	—	2,240	4,739	50.4	96.0	86.5	74.2
13 The Municipal Trust Company	4,071	1,479	36.3	—	248	1,727	42.4	43.2	59.5	40.1
14 National Trust Company Limited	1,374,298	490,855	35.7	3,340	149,823	644,018	46.9	39.2	38.3	38.1
15 Security Trust Company	762	2,161	35.3	—	—	2,161	35.3	99.5	20.7	39.9
16 Vanguard Trust of Canada Limited	24,533	4,013	16.3	—	920	4,933	20.1	32.6	34.0	23.3
17 Victoria and Grey Trust Company	1,097,798	230,605	21.0	11,510	77,874	319,989	29.1	32.7	35.1	28.9
Subtotals A	2,662,599	798,109	30.0	16,622	251,388	1,066,119	40.0	37.5	38.6	35.0

Trust Companies — 1982

Ref. No.	Total Demand Deposits and Obligations Repayable in less than 100 days	1	2	3	4	5	6	7	8	9	10
			Cash & Gov't of Canada Securities Maturing in 3 yrs. or less	2 as a % of 1	Gov't of Canada Securities Maturing in 3 to 10 yrs	Other Approved Securities	Total	6 as a % of 1	Percentage of Deposits — Sept. 30/82	Percentage of Deposits — June 30/82	Percentage of Securities to Deposits — March 30/82
B. Other Corporations											
18 The Bankers' Trust Company	\$ —	414	—	—	272	686	—	—	—	—	18
19 Bayshore Trust Company	1,990	1,076	250	54.1	—	—	1,326	66.6	11.5	85.8	62.0
20 Canada Permanent Trust Company	1,264,624	223,055	—	17.6	—	143,567	366,622	29.0	28.3	26.6	26.2
21 The Canada Trust Company	1,828,818	463,007	1,496	25.3	1,496	20,711	485,214	26.5	26.4	31.3	27.8
22 Central Trust Company	601,546	81,189	677	13.5	677	78,315	160,181	26.6	24.2	25.5	23.5
23 Continental Trust Company	50,410	20,258	—	40.2	—	1,339	21,597	42.8	44.0	60.1	66.0
24 Co-operative Trust Company of Canada	122,055	15,701	4,788	12.9	4,788	42,106	62,595	51.3	78.1	86.7	82.2
25 Credit Foncier Trust Company	141,009	42,011	1,474	29.8	1,474	7,983	51,468	36.5	21.7	29.3	46.4
26 Eaton Bay Trust Company	227,934	44,520	248	19.5	248	22,462	67,230	29.5	43.0	38.0	48.0
27 The Equitable Trust Company	2,861	9,227	—	322.5	—	—	9,227	322.5	412.3	315.0	308.8
28 The Fidelity Trust Company	243,846	44,722	—	18.3	—	16,268	60,990	25.0	21.4	28.9	31.7
29 First City Trust Company	465,361	86,582	6,201	18.6	6,201	16,011	108,794	23.4	26.3	22.5	23.7
30 General Trust of Canada	290,470	78,460	785	27.0	785	49,109	128,354	44.2	45.0	55.0	61.3
31 General Trust Inc.	578	(14)	—	—	—	—	276	40.8	193.1	230.7	164.5
32 Guaranty Trust Company of Canada	1,178,156	291,867	7,256	24.7	7,256	28,793	327,716	27.8	20.3	29.6	23.4
33 Guardian Trust Company	59,965	26,800	—	44.7	—	—	26,800	44.7	53.6	50.2	105.7
34 Income Trust Company	24,242	6,664	539	27.5	539	749	7,952	32.8	56.7	63.4	47.9
35 Inland Trust and Savings Corporation Limited	20,088	5,446	45	27.1	45	793	6,284	31.3	40.1	30.6	33.3
36 The Interior Trust Company	1,046	318	—	30.4	—	—	318	30.4	293.5	490.9	—
37 The International Trust Company	73,108	24,063	—	32.9	—	1,555	25,618	35.0	23.7	22.0	22.9
38 Investors Group Trust Company Limited	24,977	7,852	—	30.6	—	3,231	10,883	43.6	116.6	131.5	78.0
39 Marcil Trust Company	—	927	—	—	—	—	927	—	—	—	39
40 The Merchant Trust Company	—	2	—	—	—	432	434	—	—	—	40
41 Montreal Trust Company	334,477	96,737	—	28.9	—	11,622	108,359	32.4	24.7	26.4	24.7
42 Montreal Trust Company of Canada	455,984	124,591	—	27.3	—	33,904	158,495	34.7	22.3	21.5	28.8
43 The Morgan Trust Company	11,428	6,278	808	54.9	808	—	7,086	62.0	89.2	57.0	79.5
44 Morgan Trust Company of Canada	13,537	4,118	1,328	30.4	1,328	—	5,446	40.2	32.9	51.1	122.3
45 Morguard Trust Company	12,011	4,121	—	34.3	—	—	4,121	34.3	23.8	24.0	25.1
46 North Canadian Trust Company	10,845	3,769	—	34.7	—	—	3,769	49.7	72.4	72.4	100.6
47 The Premier Trust Company	20,615	18,306	—	88.8	—	152	18,458	89.5	110.2	88.7	94.8
48 Quebec Trust	148,181	50,470	47	34.0	47	58,114	108,631	73.3	43.1	58.7	48.3
49 The Regional Trust Company	10,210	3,709	—	36.3	—	25	3,734	36.6	31.0	28.0	69.1
50 The Royal Trust Company	599,609	204,570	—	34.1	—	50,615	255,185	42.5	31.1	41.5	26.2
51 Royal Trust Corporation of Canada	2,415,095	427,529	31,927	17.7	31,927	298,648	758,104	31.4	40.0	48.8	43.3
52 Savings and Investment Trust	79,393	49,462	2,127	62.3	2,127	29,169	80,758	101.7	116.6	126.9	102.8
53 Standard Trust Company	109,441	24,368	109	22.3	109	10,375	34,852	31.4	44.4	42.4	57.5
54 Sterling Trust Corporation	220,544	98,480	65,953	44.6	65,953	6,793	171,226	77.6	42.3	28.7	24.0
55 Western Capital Trust Company	18,087	2,757	—	15.2	—	5,923	8,680	48.0	75.2	115.3	47.7
Subtotal B	11,062,541	2,593,012	126,058	23.4	126,058	939,286	3,658,356	33.0	31.6	36.7	34.1
Totals 1982	13,745,140	3,391,121	142,680	24.7	142,680	1,190,674	4,724,475	34.4	32.9	37.1	34.2
Totals 1981	12,535,454	2,875,230	230,043	22.9	230,043	829,600	3,934,873	31.4	31.1	30.7	33.3